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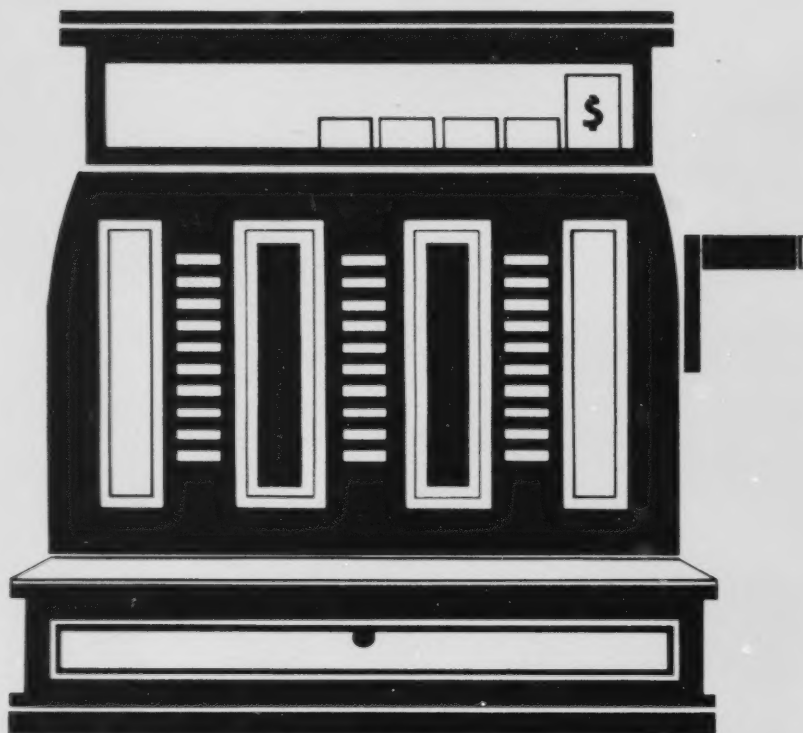
ABSTRACT

This manual identifies activities and resources for infusing consumer education into English, social studies, science, mathematics, and home economics courses in grades five through eight. The activities are intended to help students recognize their rights and responsibilities as consumers in our society and make intelligent decisions in light of their personal and economic value systems. The suggested activities are based on four concepts: (1) basic economics of the marketplace, (2) legal rights, redress, and consumer law, (3) major purchases of products and services, and (4) special problems such as advertising and product safety. The manual begins by listing consumer education competencies within each of these concept areas. The bulk of the manual is divided into five sections according to subject area. Within each section competencies, classroom activities, resources, and performance indicators are listed for the various concepts. The activities are many and varied. Students view filmstrips, read and discuss books, write plays, role play scenes involving different buyer-seller situations, demonstrate the use of table saws and other tools, use charts and graphs to show monthly expenditures, and design and conduct a survey about shoplifting. The manual concludes with bibliographies of print and non-print student materials and free materials for educators. (RM)

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Consumer in the Marketplace

An Interdisciplinary Approach to Consumer Education

CONSUMER IN THE MARKETPLACE

An Interdisciplinary Approach
To Consumer Education

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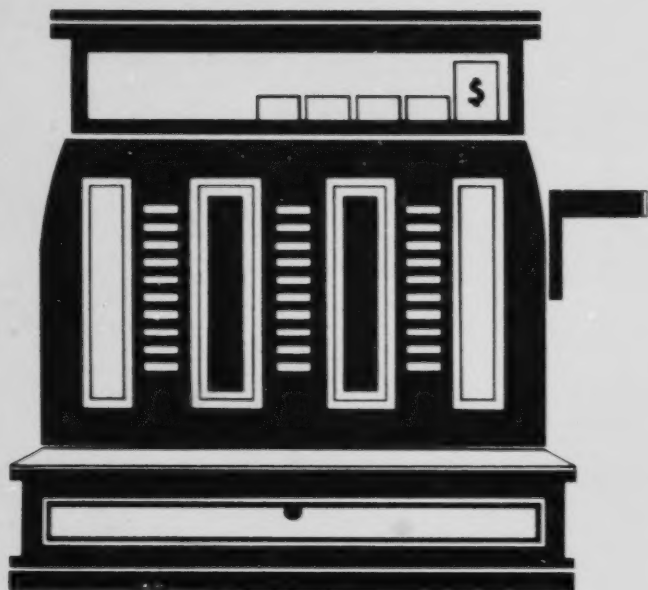
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1978



Consumer in the Marketplace

A Manual of Supplemental Consumer Education Teaching Strategies. Developed for Grades 5-8.

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INTRODUCTION

Consumer Education is a vital need for all students at all levels of their education. It is imperative that these young people are properly trained to cope with the complexities of the marketplace which they face. They need to recognize their rights and responsibilities as consumers in our society and moreover to make intelligent decisions in light of their personal and economic value system.

Extensive efforts must be made to integrate Consumer Education into the total school curricula to help these young students to understand the economic system in which they function. The task of presenting this information falls upon the teacher. However, a need exists to help the teacher present accurate and timely information.

To overcome this need, Project ICE (Integrated Consumer Education) has developed a manual of suggested teaching strategies for infusing consumer learnings into the academic disciplines of Social Studies, Science, Mathematics, English, and Home Economics. The sections which follow, pertain to the intermediate level (grades 5-8). A manual for senior high (grades 9-12) is also available. The intent of these guides is to provide a scope and sequence design of activities of consumer issues.

This manual is divided into five sections to illustrate a framework by which Consumer Education can be infused into an ongoing curricula. The purpose of the strategies is to correlate them to what is currently being taught in a classroom situation. Such a technique will have positive results in assisting students to understand the relevance of Consumer Education in their daily lives.

The activities included herein are based on the following concepts:

- Basic Economics of the Marketplace
- Legal Rights, Redress and Consumer Law
- Major Purchases of Products and Services
- Special Problems Such as Advertising and Product Safety

Although a structure for infusing Consumer Education is a necessary tool for introducing and initiating related activities, flexibility and an atmosphere for creative thinking are of primary importance. Therefore, it is the responsibility of the teacher and student to analyze their own school situation and devise a plan that is unique to their program and interests.

ACKNOWLEDGMENTS

We wish to express our appreciation to the school districts and staff who so willingly shared their time and expertise in developing the strategies contained in this Manual. As a result of their efforts, a workable guide for infusing Consumer Education into all curricular areas has been produced. The following persons from the school districts of Carlynton, Keystone Oaks, Northgate, North Hills, Riverview, and Wilkinsburg participated in the curriculum development.

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CONSUMER EDUCATION COMPETENCIES
FROM THE
PENNSYLVANIA DEPARTMENT OF EDUCATION

Secretary of Education, John C. Pittenger designated Consumer Education as a curriculum priority in Pennsylvania. He appointed various members of his staff to a Task Force whose responsibility was to develop an awareness of consumer affairs in the classroom. Members of this Task Force represented various academic disciplines such as economics, business education, mathematics, social studies, science, home economics, and fine arts.

The result of the Task Force endeavors was a list of Consumer Education competencies applicable to a K-12 continuum. In that the Department sanctions this list as a means to a comprehensive program of instruction in Consumer Education, it will be used as a basis for development of the ICE Manual.

The following Consumer Education competencies have been arranged according to the concepts which have been identified for use in this manual.

CONCEPT: BASIC ECONOMICS OF THE MARKETPLACE

Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

Identify human and personal values and goals in relation to family, community, and society.

Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

Perform mathematical operations necessary for consumer activities.

Demonstrate the ability to plan how present and future income is spent.

Demonstrate the use of the monetary system.

CONCEPT: BASIC ECONOMICS OF THE MARKETPLACE (CONTINUED)

Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

Explain the importance of the profit motive in a free enterprise economy.

Describe the effects of political and economic consumer behavior on the marketplace.

Provide examples of the interdependence of world economics as it influences the consumer.

CONCEPT: LEGAL RIGHTS, REDRESS, AND CONSUMER LAWS

Identify and explain the rights and responsibilities of renters, lessors, and owners.

Identify and describe various aspects of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

Identify nongovernment agencies and organizations that provide consumer information.

Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

CONCEPT: MAJOR PURCHASES OF PRODUCTS AND SERVICES

Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

Use both metric and English systems to determine lengths, volumes, weights/masses, and areas.

Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases, and purchase agreements.

Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

Make use of banking and other monetary services available to consumers.

Describe the advantages and disadvantages of various types of stores and businesses, (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).

CONCEPT: SPECIAL PROBLEMS SUCH AS ADVERTISING AND PRODUCT SAFETY

Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

Buy and maintain equipment/products according to established safety standards.

Analyze advertising and its influences upon the consumer.

CONSUMER EDUCATION SUB-COMPETENCIES

INTERMEDIATE GRADES 5-8

Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.

1. Demonstrate an understanding of activities which can reduce risk, such as careful planning, insurances, and retirement provisions.
2. Demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of the consumer.
3. Demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of business.
4. Determine choices of purchases, investments and savings, and substantiate reasons for choices made when presented with a number of long- and short-range opportunities for purchases using a set amount of funds.

Recognize the differences and similarities of consumer values in a variety of cultures and socioeconomic groups.

1. Determine how value choices of youth influence their spending patterns.
2. Demonstrate an understanding of values by being able to defend their own value decisions and comparing/contrasting them to current societal values.
3. Demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making decisions and/or developing values.

Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

1. Demonstrate the ability to plan a budget for expenditures with varied levels of income and substantiate choices.
2. Demonstrate an awareness of restrictions on credit buying imposed by budgetary limitations.
3. Demonstrate the ability to identify advertising techniques which influence consumer choices.
4. Demonstrate a knowledge of the importance of expressing needs and wants definitely and clearly.
5. Demonstrate the ability to distinguish between needs and wants according to a variety of individual value systems.

Identify human and personal values and goals in relation to family, community, and society.

1. Demonstrate an understanding of why individuals make voluntary contributions to such organizations as United Fund, health agencies, and political groups.
2. Demonstrate an understanding of the statement, "A satisfied need is not a motivator of behavior," by explaining why a person requires more than money to satisfy basic needs in order to gain self-realization.
3. Demonstrate an understanding of planning as it relates to a consumer's needs and wants, stressing the idea of availability.

Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

1. Demonstrate an understanding of how advertising and fads produce unnecessary consumption.
2. Determine methods for making judgements about mass media advertising, evaluating orally and in writing various techniques of advertising.
3. Demonstrate an understanding of the variety of choices that exist for them as consumers.
4. Determine the responsibilities and restrictions which relate to the freedom of the consumer.
5. Demonstrate an understanding of the importance of planning in expanding the consumer's freedom of choice.
6. Demonstrate an understanding of the influence of advertising and media in appealing to different values.

Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

1. Determine criteria to be used for deciding about the purchase of: a. clothing, b. bicycles, c. records and record players, d. personal care items, e. transistor radios, and f. sporting goods.
2. Demonstrate an awareness of the freedom an individual has in relation to the values of beauty, function, and conservation.

Perform mathematical operations necessary for consumer activities.

1. Demonstrate the ability to solve consumer-related mathematical problems by using various types of calculating devices.

2. Demonstrate the ability to solve problems involving rate of interest, profit and loss, taxes, etc.

Use both metric and English systems to determine lengths, volumes, weights/masses, and areas.

1. Demonstrate the ability to measure specified objects in both metric and English units, determining linear and volume measurements, accurate to one significant digit.

Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.

1. Demonstrate a knowledge about the following legal documents: deeds, leases, purchase contracts, notes, warranties, real estate sales agreements, loan contracts, and mortgage agreements.
2. Demonstrate the ability to read, analyze, summarize, and formulate questions about various types of insurance policies (i.e., life, automobile, home, and medical.)

Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

1. Demonstrate a knowledge of how various scientific disciplines can be used to compare the durability and quality of materials prior to purchase (i.e., durability and safety).
2. Demonstrate an understanding of the potential hazards found in common household products, toys, and appliances.
3. Determine which appliance, item of clothing or food product should be purchased, basing the decision on a comparison of the quality of different brands of the given items.
4. Demonstrate a knowledge of consumer services provided by business, government, and private agencies by preparing information guides appropriate for use by students and/or adults.

Demonstrate the ability to plan how present and future income is spent.

1. Demonstrate an understanding of decision-making processes by participating in role playing and simulation games related to purchasing.
2. Demonstrate an understanding of the importance of shopping carefully for goods and services by preparing a list of steps to be followed by the consumer.

Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

1. Determine what techniques are most useful in gathering and analyzing information.
2. Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

Buy, use, and maintain equipment/products according to established safety standards.

1. Demonstrate an understanding of how the maintenance of tools and goods can save money and resources.
2. Demonstrate a knowledge of basic safety procedures as they pertain to the consumption of goods and services.
3. Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owner's manual as an important source of information.
4. Demonstrate a knowledge of the various organizations which advocate and promote safety in the use of goods and services.

Identify and explain the rights and responsibilities of renters, lessors, and owners.

1. Demonstrate an understanding of the concept of liability as it relates to the tenant, lessor-owner and the individual home owner.
2. Determine the rights and responsibilities of lessor-owners and tenants as they relate to a lease, especially in terms of security deposits, payment procedures and insurances.
3. Determine the rights and responsibilities of lessors, tenants, and homeowners as they relate to local government, i.e., with regard to taxes, zoning, and school systems.

Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

1. Demonstrate a knowledge of the functions of federal agencies which provide consumer protection and information.
2. Demonstrate a knowledge of the functions of state agencies providing consumer protection and information.
3. Demonstrate a knowledge of the functions of local agencies involved in consumer protection and information.
4. Demonstrate an understanding of the relationship between consumer power and desired legislation.

Identify nongovernment agencies and organizations that provide consumer information and protection.

1. Demonstrate a knowledge of the kinds of resources that offer objective analysis of major consumer goods.
2. Demonstrate a knowledge about services that nongovernment agencies offer in the field of consumer protection.
3. Demonstrate an understanding of cooperatives by making a comparison of their advantages and disadvantages.

Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

1. Demonstrate the ability to compose a complaint letter which has clarity and substance.
2. Demonstrate the use of the telephone directory or other resources to locate proper authorities to whom they would address a complaint.

Demonstrate the use of the monetary system.

1. Demonstrate an understanding of the consumer's role in the historical development of the monetary system.

Make use of banking and other monetary services available to consumers.

1. Demonstrate an understanding of how to open and keep a checking account, including such activities as: a. writing checks, b. completing deposit slips, c. endorsing checks, and d. reconciling checking accounts.
2. Demonstrate an awareness of the different types of banking institutions and the services that each offers.
3. Demonstrate the ability to compute interest.
4. Demonstrate an understanding of the effect that interest has upon the consumer's finances.

Describe the advantages and disadvantages of various types of stores and businesses, (i.e., department stores, super-markets, discount stores, retail stores, wholesale outlets, cooperatives).

1. Determine the type(s) of purchasing techniques which are best utilized in varied types of stores.
2. Determine the services offered shoppers in each of the listed stores.

Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

1. Demonstrate an understanding of the industrialization of America, including roles of major leaders, and the results of this economic development.

Explain the importance of the profit motive.

1. Determine the varying degrees of importance of the profit motive in different societies.
2. Determine the consumer's position in economies which have a different emphasis on the profit motive.

Analyze advertising and its influence upon the consumers.

1. Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.
2. Determine important concepts which govern advertising.
3. Demonstrate an understanding of various types of fraudulent advertising and describe procedures to counteract such practices.
4. Demonstrate the ability to identify and appraise various sales promotional devices used by stores/advertisers.

Describe the effects of political and economic consumer behavior on the marketplace.

1. Determine the effects that shoplifting has upon prices.
2. Demonstrate a knowledge about the effect that high tariffs and restrictive trade laws have had upon prices in the past.

Provide examples of the interdependence of world economics as it influences the consumer.

1. Demonstrate an understanding of how the shortage of a product in one part of the world can affect the consumer in America.
2. Determine the source of a variety of products found in a student's environment.

AN INTERDISCIPLINARY STRUCTURE FOR CONSUMER EDUCATION

The following chart illustrates the applicability of integrating Consumer Education into an existing curricula. Many of the suggestions which appear below are included in this manual.

SOCIAL STUDIES

Functioning of our economic system
Rights and responsibilities of the consumer
Law for the consumer
Agencies that help the consumer
Social Welfare
National consumer movement
Tax laws
Inflation and recession
Rights and responsibilities of business

SCIENCE

Product analysis
Environmental information
Textile analysis
Nutrition studies
Food sanitation
Effects of chemicals, electricity,
and gasoline
Develop critical thinking
Energy conservation
Metric measurements
Product safety
Land and natural resources
Prescriptions and drugs

HOME ECONOMICS

Buying and care for food, clothing and housing.
Selecting play equipment
Using buying aids
Evaluating appliances and furniture
Health services of the community (immunization, poison control)
Personal and property insurance
Comparison shopping
Family budgeting
Home safety practices
Use of community resources

ENGLISH

Reading credit applications
Understanding semantics and advertising
Label analysis
Using the novel as a basis for discussion of the sociological aspects of consumption
Mass media advertising
Understanding legal vocabulary
Composition of a complaint letter
Reading contracts

BUSINESS/MATH

Budgeting time and money
Credit availability; use
Record keeping
Computations related to spending, saving, and investing
Simulated personal checking
Income tax
Metric system
Profit and loss
Reconciling checking accounts

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COURSES FOR INFUSION

The following is a list of recommended courses for Consumer Education infusion. Suggested course titles have been categorized under the broad subject matter headings which are included in this manual. The purpose of this list is to provide easy reference to pages which contain consumer activities for a particular course. Although these activities have been recommended for infusion in a specific area, it is our hope that the instructor will realize that they may be pertinent to more than one academic discipline.

LANGUAGE ARTS:

All Courses 1 through 24.

SOCIAL STUDIES:

American Cultures 25.
American History 29, 30, 31.
Ancient History 29, 30, 31.
Consumerism 28, 35, 36, 37.
Economics 26, 27, 32, 33, 34.
General Social Studies 25, 29, 30, 31, 42, 43, 49, 50.
U.S. History 25, 26, 27, 32, 33, 34.

SCIENCE:

Earth and Space 42, 43, 49, 50, 54, 55.
Environmental Studies 54, 55, 56, 57, 58.
General Science 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 60.
Health 44, 45, 52, 53.

COURSES FOR INFUSION

SCIENCE (CONTINUED):

Life Science	40, 41, 46, 47, 48, 49, 50, 52, 53.
Meteorology	45, 46.
Physical Science	40, 41, 47, 48, 49, 50.

MATHEMATICS:

Basic Math	26, 27, 49, 50.
Consumer Math	32, 33, 34.
Decimals	66, 67, 69, 72.
Fractions	66.
Graphs	64, 65, 68.
Percents	63, 65, 70, 74, 75.
Problem Solving	62, 63, 65, 68, 71.
Whole Numbers	72.

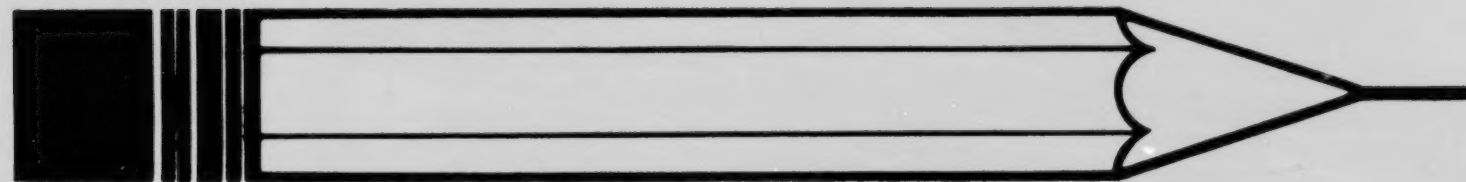
HOME ECONOMICS:

Clothing	76, 77, 78, 79, 82, 83, 84, 87, 88, 89, 90, 91, 92.
Consumerism	76, 77, 78, 79, 82, 83, 84, 87, 88, 89, 90, 91, 92.
Crafts	80, 81, 91, 92.
Foods	76, 77, 78, 79, 80, 81, 82, 83, 84, 87, 88, 89, 90, 91, 92.

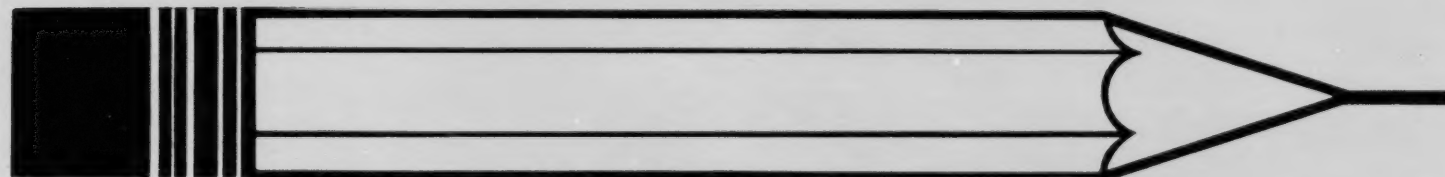
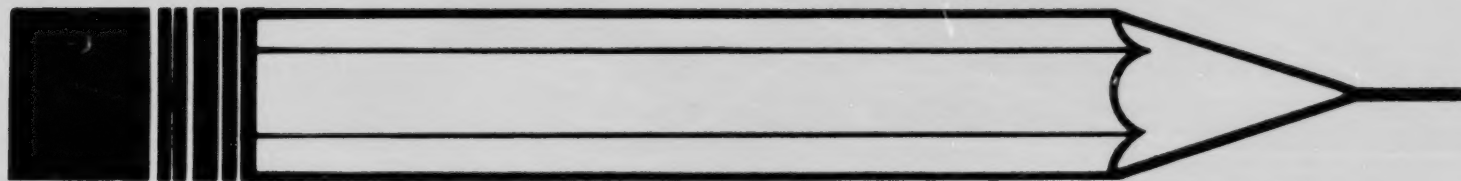
COURSES FOR INFUSION

HOME ECONOMICS (CONTINUED):

Human Development	76, 77, 78, 79, 80, 81, 83, 84, 85, 86, 87, 90.
Personal Appearance/Grooming	76, 77, 78, 79, 80, 81, 88, 89, 91, 92.



LANGUAGE ARTS



LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making decisions and/or developing values.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Read a story dealing with peer group pressure.

Students will design a collage indicative of similarities and/or differences in student apparel.

Students will research fads they select according to particular time periods, geographical regions, ethnic groups, sex, and age.

Students will write a skit, play, or parody depicting the adolescent peer pressure affecting personal decisions.

Students will enact the above skit, play, or parody.

Students will discuss the influences of peer pressure.

Students will view and discuss the film, "Non-Conformity Is."

Students will play the game, "Value Bingo."

Students will view the film, "Values for Teenagers for the 1970's."

RESOURCES

Retail store catalogs, newspapers, etc.

Library resources, community resources, and long established local businesses.

Film: "Non-Conformity Is," Great Plains Instructional TV Library.

Game: "Value Bingo," Perfection Form, Logan, Iowa.

Film: "Values for Teenagers for the 1970's," Guidance Associates.

LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making decisions and/or developing values.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

Identify current fads (clothing, toys, cars) by visiting appropriate business establishments.

Bring in a purchasing agent from appropriate business establishments to predict next season's trends in clothing, toys, cars, etc.

PERFORMANCE INDICATOR:

The student will recognize the similarities and differences in consumer values of various cultures.

LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to distinguish between wants and needs according to a variety of individual value systems.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will list purchases for a given period of time and classify them as either a want or a need.

Students will create a poster collage or bulletin board to compare wants and needs.

Students will keep a diary or journal of how they would spend a given amount of money over a period of time assigned by the teacher.

Students will make a budget for a literary character that would eliminate his/her financial problems.

Students will list twenty objects commonly found in the house. They will then make a chart categorizing each as a want or a need.

Students will read and discuss several Consumer Credit Counseling Service of Western Pennsylvania's case studies. They will then write suggestions for solving the financial problems.

RESOURCES

Student list.

Library, classroom literature books.

Case Studies: Consumer Credit Counseling Service of Western Pennsylvania, Inc.
(Evaluation Sheets are also available)

LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to distinguish between wants and needs according to a variety of individual value systems.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will view the film, "Why Do You Buy?" and discuss the elements which enter into the buying decision.

Students will play the game, "Paying Your Way".

RESOURCES

Film: "Why Do You Buy?", Journal Films.

Game: "Paying Your Way," McGraw-Hill Inc.

PERFORMANCE INDICATOR:

After making a list of 20 household items, the student will categorize each item as a need or a want and justify the choice.

LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relation to family, community, and society.

SUB-COMPETENCY: Demonstrate an understanding of why individuals make voluntary contributions to such organizations as United Fund, health agencies, political groups, etc.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will select a story portraying a person who displays a need for the services of the United Fund, health agency, political group, etc.

Students will select a story portraying a person who has made use of one of these services or agencies.

Students will study the information circulated by these organizations.

Students will discuss the approaches these organizations use to induce donations and/or participation.

Students will discuss what facilities their families contribute to.

Students will discuss the good/ills performed by such organizations.

FOLLOW-UP ACTIVITIES:

Have an official from one of these organizations discuss his organization's function, services, etc.

If some students feel a need for a particular organization's services, have them volunteer for a particular campaign and then report to the class about how they feel the organization functions and what their particular roles were. (A Christmas Project for the needy may be a good activity.)

RESOURCES

Film: Various films from these organizations may provide some added information for students in each of these activities.

LANGUAGE ARTS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Identify human and personal values and goals in relation to family, community, and society.

SUB-COMPETENCY: Demonstrate an understanding of why individuals make voluntary contributions to such organizations as United Fund, health agencies, political groups, etc.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATOR:

The student will write a paragraph defending or criticizing a selected agency.

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LANGUAGE ARTS

CONCEPT: Legal Rights, Redress and Consumer Laws

COMPETENCY: Identify and describe various types of consumer legislation and protection.

SUB-COMPETENCY: Identify the various types of consumer legislation and protection that provide consumer information, and demonstrate the ability to inquire or complain about products or services.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will research a federal, state, or local agency which provides consumer protection in their locale. Make use of the telephone directory in locating their agency. Then report on their particular agency to the class.

Students will design a role playing situation in which it is necessary to call upon a consumer agency with an inquiry or a complaint. Act out the skit in front of the class.

Students will compose a complaint letter about a product which has given them poor service. Report the results of this complaint letter to the class.

Students will view and discuss the film, "Consumer Power--Advertising."

Students will view and discuss the film, "Social Change and the American Woman."

FOLLOW-UP ACTIVITY:

Select a particular product and poll friends and relatives to find their opinion of the item. Note age and sex. Report findings to the class.

RESOURCES

Speaker from a federal, state, or local consumer protection agency.

Telephone Directory.

Partial Listing of Consumer Services.

Film: "Consumer Power--Advertising," BFA Education Media.

Film: "Social Change and the American Woman," Encyclopedia Britannica Educational Corporation, 1967.

LANGUAGE ARTS

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify and describe various types of consumer legislation and protection.

SUB-COMPETENCY: Identify the various types of consumer legislation and protection that provide consumer information, and demonstrate the ability to inquire or complain about products or services.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATOR:

- 51 Given a specific consumer problem or complaint, the student will select and communicate (in writing) with the appropriate agency.

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Determine criteria to be used for deciding about the purchase of various goods.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will read a story or poem that deals with decision making and the weigh the advantages and disadvantages of that decision.

Literary selection.

Students will discuss the story considering the many factors in decision making. The discussion should be related to buying goods. The students will then list the various factors involved in buying a product. The list should contain such factors as:

- | | |
|--------------------------|--------------------------|
| 1. attractiveness | 6. durability |
| 2. personal need | 7. safety |
| 3. usefulness of product | 8. interest and opinions |
| 4. price of product | of other people |
| 5. personal income | 9. personal satisfaction |

Students will break into separate groups. Each group will be given a product name. Using information from a magazine ad or catalogue description, the group will determine a suitable price. Their results will then be compared to the actual price.

Magazines and catalogues.

Students will decide on a gift or gifts for a friend spending a fixed amount of money (\$5, \$10, \$15). The individual will consider the friend's tastes, needs, and other factors.

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Determine criteria to be used for deciding about the purchase of various goods.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will view the film, "Clothing--A Pair of Blue Jeans." Discuss the making and construction of blue jeans in relation to the way the advertiser tries to sell them.

Students will read selections from the book, Advertiser's Manual.

RESOURCES

Film: "Clothing--A Pair of Blue Jeans," Learning Corporation of America.

Book: Advertiser's Manual, Pittsburgh Press and Post Gazette.

PERFORMANCE INDICATOR:

55 The student will compile a list of criteria necessary for intelligent consumer choices.

56

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an awareness of the freedom an individual has in relation to the values of beauty, function, and conservation.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will read a story or poem that deals with the interpretation of beauty. The discussion of the story will center on beauty as a personal opinion.

From a selection of pictures on various subjects students will vote on most beautiful or most attractive. Students will then vote on their favorite colors and songs. Discuss reasons for choices.

Students will discuss the reasons for their choices in the above activity. The theme of the discussion will be the individual's right to his own opinion of beauty.

Students will write their personal definition of beauty and compare it to a literal definition.

From a list of items, students will decide which one is most useful and suited to his own needs.

From the same list, decide which items would be most suitable for your father, mother, a teenager in Alaska, or one in Florida. Which items could a teenager afford.

Students will view and discuss the film, "What Do I Receive for My Money?"

RESOURCES

Literary selection.

Pictures and music.

List: A. stereo, trail bike, transistor radio
B. football, basketball, ice skates
(EXAMPLE)

Film: "What Do I Receive for My Money?", Sterling Films.

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Demonstrate an awareness of the freedom an individual has in relation to the values of beauty, function, and conservation.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will write a paragraph discussing why there are such a variety of goods and a wide range of prices in the marketplace.

FOLLOW-UP ACTIVITY:

On a \$20 budget, students will select gifts for four people--father, mother, brother, sister, or friends.

PERFORMANCE INDICATOR:

59 The student will write a paragraph explaining the necessity for a variety of similar consumer goods necessary to satisfy the variety of consumer wants and needs.

60

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.

SUB-COMPETENCY: Demonstrate the ability to read, analyze, summarize and formulate questions about various types of warranties.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will participate in a discussion and display of the various types of purchase contracts and warranties to illustrate the basic format of all such items.

Students will show some illustration of verbal jargon, key printed words, clauses, and phrases agreed upon.
(Reading contracts)

Students, given a copy of a warranty, purchase contract, guarantee, etc., will comprehend and describe in writing the terms of the agreement.

Students, presented with two copies of warranties, purchase contracts, guarantees, etc., will be able to list similarities, differences, and formulate questions regarding the two types of warranties.

FOLLOW-UP ACTIVITIES:

Role play simulation by class participants and community service representatives illustrating mock discussion of the various types of warranties.

VTR preparation and presentation by students of mock warranty signing for review and questions.

RESOURCES

Community Services provides copies of items needed.

Resource Speaker: Banks, Car Dealers, Furniture and Appliance Stores, etc.

Same as above.

Dictionary for decoding legal words and terms.

Resource Speaker: Legal Representative

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.

SUB-COMPETENCY: Demonstrate the ability to read, analyze, summarize and formulate questions about various types of warranties.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATOR:

63.

The student will read and understand the terms of agreement in such legal documents as a warranty, deed or purchase contract.

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LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge of how various "classroom" experiments will aid in determining the "best product for the best price."

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

The teacher should begin the unit by explaining the objective (best product for best price) and demonstrating the differences between selected competitive products.

Students will discuss and scrutinize ads, claims, and propaganda related to the products being discussed and/or demonstrated.

Students will suggest and discuss other comparisons and demonstrate which may be done.

Students will, in small groups, select products, study the ads and claims made by each, use the products, then present their findings to the class via classroom discussion and demonstration. Evaluate each product and defend their "best buy."

Students will view and discuss the films, "Brand Names and Labeling Games" and "Label Logic."

Students will read and discuss the pamphlet, "How to Be a Better Shopper."

Films: "Brand Names and Labeling Games," Benchmark Films, Inc.
"Label Logic," Aims Instructional Media Services, Inc.

Pamphlet: "How to Be a Better Shopper," Consumer Services, The Sperry and Hutchinson Co.,
2900 West Seminary Drive, Ft. Worth, TX
76133.

LANGUAGE ARTS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge of how various "classroom" experiments will aid in determining the "best product for the best price."

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

Have students visit local merchants (food store chains may be best) to see local availability of related products.

Select their products for study (chain brands vs. chain brand -- chain brand vs. national brand).

Student contacts of impartial persons to survey opinions of products being studied.

Students will contact producers of products to hear their justifications for their products.

Students will prepare charts, graphs, etc. showing their findings of comparisons surveys, etc.

Make a list of findings of all products made available to students (parents, business firms, etc.)

67 PERFORMANCE INDICATOR:

The student's classroom presentation/demonstration will be interpreted as their performance indicator.

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LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owner's manual as an important source of information.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will view and discuss the slides, "People Make It Happen," as an introduction to the "5 Steps of Product Safety." (Selection, use, maintenance, safety, disposal)

or

Students will view and discuss "People Make It Happen," an animated film about safety with consumer products.

Students will compose a letter requesting fact sheets listing common hazards associated with the use of consumer products and ways to avoid them. (For example, cribs, high chairs, Christmas decorations, electrical products, fireworks, heaters, etc.)

Bring in a speaker from the Red Cross to discuss safety and health in the home.

Students will conduct a fashion show, display slides, or compile a scrapbook of various articles of clothing with safety features (goggles, hard hats, gloves, children's sleepware, steel-toed shoes)

Students will view the film, "Consumer Education--Who Needs It?" and discuss consumer safety.

RESOURCES

Slides: "People Make It Happen," The Five Steps to Product Safety, U.S. Consumer Product Safety Commission.

Film: "People Make It Happen," U.S. Consumer Product Safety Commission, Modern Talking Pictures, Inc.

Fact Sheets: U.S. Consumer Safety Commission, Washington, DC 20207.

Resource Speaker: Red Cross, Pittsburgh, 263-3193.

Garment Workers Union or Fabric Manufacturers.

Film: "Consumer Education--Who Needs It?", Churchill Films.

LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owner's manual as an important source of information.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Program

SUGGESTED CLASSROOM ACTIVITIES

Students will examine the owner's manuals from several common products: hair dryers, stereos, hand tools, etc., and discuss their importance.

Students will present an original skit on the hazards of not following instructions in the owner's manuals.

RESOURCES

Owner's manuals.

FOLLOW-UP ACTIVITIES:

Write an owner's manual for a common household product which emphasizes safe usage.

Make a tape recording or booklet on common household hazards and how to avoid them.

Survey friends/family for the most hazardous equipment/products. Then write letters of complaint/suggestion to those manufacturers.

Create a contract covering the hazards inherent to specific equipment/products.

PERFORMANCE INDICATOR:

- 71 The student will be able to list the five steps of product safety (selection, use, maintenance, safety, disposal) and utilize them to solve specific product problems.

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LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

The teacher will introduce and explain advertising techniques:

a. Basic advertisement, b. Appeal to the senses, c. "Happy Family" appeal, d. The expert says. . . , e. Famous people say. . . , f. Everybody says. . . , g. Snob appeal, h. Youth appeal, i. Symbols, j. It's new, k. Romantic appeal, l. The humble approach, m. Concern for the public good, n. Statistics, o. Humor.

Examples found in newspapers, magazines, billboards, and television.

Students will identify selected ads according to advertising techniques.

Television, magazine, billboard, and newspapers.

Students will design an advertisement for an existing product (utilizing one of the basic advertising techniques) suitable for: magazine publication, radio presentation, television presentation, or billboard display. Then the students will present it to their class. (Can be done individually or in small groups.)

Students will design an advertisement (as per the above activity) for an original product or service.

Students will select one basic advertising technique and construct a collage to illustrate it.

Newspaper and magazine advertisements.

Students will write a parody of an existing radio or television advertisement.

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SUB-COMPETENCY: Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will survey or poll family and friends to determine most and least popular advertisements.

Students will analyze the above poll results by categorizing preferences according to age and sex.

Students will view the film, "Advertising-Information, Persuasion or Deception." Discuss the obvious and hidden purposes of advertising.

Students will view the film, "Good Goodies," and discuss the effect of advertising on the consumer.

Students will read and discuss the pamphlet, "What About Advertising?"

Students will utilize the kit, "Teaching About Advertising."

Students will utilize the kit, "Consumer Advertising Teaching Kit."

FOLLOW-UP ACTIVITIES:

Produce and videotape student-created advertisements.

Bring in an advertising resource person.

RESOURCES

Film: "Advertising--Information, Persuasion, or Deception;" Journal Films.

Film: "Good Goodies," Stephen Bosustow Productions.

Pamphlet: "What About Advertising," Better Business Bureau.

Kit: "Teaching About Advertising," Proctor and Gamble, Box 14465, Cincinnati, OH 45214.

Kit: "Consumer Advertising Teaching Kit," Proctor and Gamble, Box 14465, Cincinnati, OH 45214.

LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATORS:

The student will create a product.

The student will create a color ad for this product.

The student will present their product to the class by doing a one minute commercial which shall be video-taped.

The student will analyze the taped commercials and identify the various advertising techniques used.

LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Determine important concepts which govern advertising.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

Students will examine and compare seasonal advertisements.

Students will examine geographic differences exhibited by magazines.

Students will examine and compare advertisements for appeal to various age, sex and ethnic groups.

Students will view video-taped advertisements and discuss their relativity to the time of day and the type of show.

Students will compare various media presentations of the same product.

Students will view the film, "On Your Own."

Students will view and discuss the film, "Comparison Shopper."

Students will read and discuss the article, "Walk in My Shoes to Be Somebody."

Students will read and discuss the pamphlet, "Corporate Responsibility to the Consumer."

RESOURCES

Magazines and newspapers.

Time magazines from various section of the country.

Magazines: Boy's Life, Seventeen, Co-Ed, Redbook, Esquire, Time, Ebony, Jet, Essence, etc.

Film: "On Your Own," Film Fair Communications.

Film: "Comparison Shopper," Visual Education Corporation, Pitman Publishing Company.

Article: "Walk in My Shoes to Be Somebody," Journal Magazine, Pitman Publishing.

Pamphlet: "Corporate Responsibility to the Consumer," Zayre, Framingham, MA.

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LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety.

COMPETENCY: Analyze advertising and its influences upon the consumer.

SUB-COMPETENCY: Determine important concepts which govern advertising.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITY:

Keep a log of advertisements showing a specific period of time and indicate the product and consumer to whom it is directed.

PERFORMANCE INDICATOR:

The student will be able to analyze specific advertisements for the various techniques utilized.

LANGUAGE ARTS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its effect on the consumer.

SUB-COMPETENCY: Demonstrate the ability to identify and appraise various sales promotional devices used by stores/advertisers.

RECOMMENDED COURSES FOR INFUSION:
General Language Arts Programs

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

The teacher will introduce and explain promotional devices:
a. Bait and switch, b. "Buy two, get one free" c. Limited time offer, d. Coupons, e. "Free to the first hundred people," f. Free give-away, g. "Now on sale under the flashing yellow light," h. Sales (clearance going out of business, bankruptcy, etc.) i. "Five for a dollar."

Students will justify the above devices from the businessman's point of view.

Students will discuss the effects of these devices on consumer purchases.

Students will design an original gimmick and explain its use by a local business firm.

Students will view the film, "The Buy Line," and discuss devious methods of getting the consumer to buy.

Film: "The Buy Line," Film Fair Communications.

FOLLOW-UP ACTIVITY:

Have students survey local business establishments to see which of the devices are more commonly employed.

83 PERFORMANCE INDICATOR:

Given a particular product, the student will design an advertising campaign utilizing one of the promotional devices.

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SOCIAL STUDIES

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making decisions and/or developing values.

RECOMMENDED COURSES FOR INFUSION:
Social Studies, U.S. History, American Culture

SUGGESTED CLASSROOM ACTIVITIES

Discuss the effect that peer groups, families, traditions, and society have upon values.

Students will read, To Buy or Not To Buy, then fill out a priority list with students' priorities in purchasing power.

Students will role-play a situation where they must decide to buy a known brand pair of sneakers or a brand name from a retail chain of 10 speed bikes. (Taking into consideration their parent's income.)

Students will discuss the differences in values and how this relates to free choice and the U.S. marketplace.

A few students will visit a sporting goods store and a retail store to compare prices on brand name sneakers.

PERFORMANCE INDICATOR:

The student will be able to distinguish between wants and needs in various situations.

RESOURCES

Book: Values and Teaching, Roth; Harmin, Simon, Charles E. Merrill Company; Ohio; 1966; Chapters 1 and 2.

Book: To Buy or Not to Buy, Melinda Blau, Random House.

Filmstrip and Cassette: "Learning to be A Wise Consumer," Guidance Associates.

Book: Young Consumers, Law In Action Series; St. Paul, Minnesota; West Publishing Company.

Filmstrip and Cassette: "Good Services and Values: Consumer Education for Young Learners," Doubleday Multimedia.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems of interest, profit and loss, taxes, etc.

RECOMMENDED COURSES FOR INFUSION:
Economics, Basic Math, U.S. History

SUGGESTED CLASSROOM ACTIVITIES

Calculate daily interest earnings at current interest rates for the period of one month when given a set amount of principle.

Given a set amount of borrowed monies, calculate various interest payments with different interest rates such as 8.6%, 8.7%, 8.8%, etc.

Calculate the profit/loss of a specific amount of shares of ten stocks at the current price after charting each stock for a three week period.

Using tax forms provided by the government, determine the amount of federal income tax to be paid for a person with gross earnings of \$9,000.00.

RESOURCES

Local banker.

Kit: "Saving and Investing," Changing Times Education Series.

Filmstrip: "Business of Banking," Guidance Associates.

Local Banker.

Kit: "Saving and Investing," Changing Times Education Series.

Stock Broker.

Filmstrip: "Securities Market," Current Affairs.

Books: Americans, Heritage Publishing.
Discovering American History, Kounstar and Frizzle.

Tax Forms: 1040 Form
W-2 Form

Filmstrip: "Taxes, Taxes, Taxes," Associated Press
Special Report.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems of interest, profit and loss, taxes, etc.

RECOMMENDED COURSES FOR INFUSION:
Economics, Basic Math, U.S. History

SUGGESTED CLASSROOM ACTIVITIES

After determining federal income taxes, calculate the amount of state tax to be paid based on the same gross earnings. Discuss what deductions can be taken at each level of government.

Select various items for purchase. Determine whether they are taxable or not. If so, calculate the amount of sales tax which must be added to the retail price.

FOLLOW-UP ACTIVITIES:

Plan a field trip to the Pittsburgh branch of the New York Stock Exchange.

Invite a local store/business owners to discuss state sales taxes with the class.

PERFORMANCE INDICATORS:

Given a principle and interest rate, the student will compute the amount of interest payments.

The student will compute federal and state income taxes using the standard forms.

RESOURCES

Tax Forms: State Income Tax
W-2 Form

Filmstrip: "Business and the Public Interest,"
Teaching Resource Films.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate an understanding of decision making processes by participating in role playing and simulation games related to purchasing.

RECOMMENDED COURSES FOR INFUSION:
Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Students will play a simulation game called "Buyer-Seller Case File." This simulation involves a consumer receiving unordered goods through the mail and being pressured into purchasing the goods.

Students will read page 21, "The Latimore Story" from Young Consumers, Law in Action. The students will then dramatize the story situation involving illegal tactic of "bait and switch."

Students will role play scenes involving different buyer-seller situations.

Each student will select one product, make a criteria list of qualities this product should have, and then analyze different brand names of this product based upon the selected criteria.

Students will role play any of the six scripts in the booklet, "Anatomy of a Sale."

RESOURCES

Kit: "Buyer-Seller Case File," Unit 13, Activity Numbers 5 and 6. Game Simulation.

Book: Young Consumers, Law in Action; West Publishing
Linda Riekes and Sally Mahe.

Tape: "Gyps and Frauds: How to Protect Yourself" and
"How to Handle Complaints," Mass Communications
Inc.

Kit: "Anatomy of a Sale," Sears Educator Resource
Series.

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PERFORMANCE INDICATOR:

The student will write a list of criteria to determine wise shopping practices.

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SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the consumer's role in the historical development of the monetary system.

RECOMMENDED COURSES FOR INFUSION:
American History, Ancient History, Social Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss bartering during the settling of the colonies.

Students will make a list or drawings of items used as barter.

A group of students will gather more information about bartering and present it to the class.

Students will view filmstrip, "Dollars and Sense."

Students will view filmstrip, "Money, What It Is" and write a summary about it.

Students will discuss in small groups how the early settlers traded.

List the ways the early settlers traded.

Students will discuss when the first coins and paper money came into use.

Students will work in small groups and gather information about the use of coins and money.

RESOURCES

Encyclopedias.

Book: How Money and Credit Help Us, Benefic Press.

Book: Treasure the Story of Money and Its Safe Guarding, G.P. Putnam's Son.

Filmstrip: "Dollars and Sense—Different Kinds of Cassettes Money," Troll Associates.

Filmstrip: "Money, What It Is," (B) Learning Tree. Cassettes

Filmstrip: "Our Money System," Harcourt, Brace, and World, Guidance Associates.

Book: Money, Franklin Watts.

Book: Coin and Currency, Grosett and Dunlap

Book: Barter, Bills, and Banks; Julian Messner.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the consumer's role in the historical development of the monetary system.

RECOMMENDED COURSES FOR INFUSION:
American History, Ancient History, Social Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will make a chart illustrating the early money system.

Students will discuss the value of the dollar.

Students will gather information about gold and silver standards.

Students will make up their own currency and its value.

Students will discuss why silver and gold coins are scarce.

Students will bring in coin collections and paper money and explain it to the class.

Students will make a list of important dates in the history of the United States Monetary System.

Students will view and discuss the filmstrip, "Our Money System."

97 Students will make drawings of the different coins and notes used in the colonial period.

RESOURCES

Book: From Barter to Gold, The Story of Money;
Rand McNally and Corporation.

Book: From Barter to Banking, The Story of Money;
Crowell-Collier Press.

Book: Money-Go-Round, J.B. Lippencott Company.

Filmstrips: Pioneer Community Series, "Work and Trade," Coronet Films.

Book: United States History, A Developing Nation;
Scott, Foresman and Company.

Film: "Money--How its Value Changes," Coronet Instructional Films.

Film: "What is Money," Sterling Films.

SOCIAL STUDIES

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the consumer's role in the historical development of the monetary system.

RECOMMENDED COURSES FOR INFUSION:

American History, Ancient History, Social Studies

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will discuss the different coins used by the Romans and Greeks.

Students will discuss the problems people had when using two kinds of money after the Civil War.

Students will make a wampum belt.

FOLLOW-UP ACTIVITIES:

Visit a coin show.

Visit a museum

Students will plan their own barter day.

PERFORMANCE INDICATORS:

The student will identify the value of the currency.

The student will identify the different currency used during the colonial period.

The student will make charts illustrating the currency.

SOCIAL STUDIES

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of how to open and keep a checking account, including such activities as:
a. writing checks; b. completing deposit slips; c. endorsing checks; and d. reconciling checking accounts.

RECOMMENDED COURSES FOR INFUSION:
Economics, Consumer Math, U.S. History

SUGGESTED CLASSROOM ACTIVITIES

Divide the class into various segments of a banking organization. Students will then design their own checks, deposit slips, and withdrawal slips. Set up a bank in class using the role playing technique.

Provide sample checks and a check register to students. Study the checks for the necessary information which is required. Students will then write several checks and keep an accurate record in the check register.

Students will discuss the advantages/disadvantages of free checking versus checking accounts which are chargeable. What features do each type have. A local banker may be able to provide some good discussion starters.

Using a sample bank statement and canceled checks, students will reconcile the checkbook taking into account deposits and withdrawals.

FOLLOW-UP ACTIVITY:

101 Plan a field trip to a local branch of a savings and loan association or bank.

PERFORMANCE INDICATOR:

The student will record various checking account transactions and accurately complete deposit and withdrawal slips.

RESOURCES

Filmstrips: "Business of Banking," Guidance Associates.
"An Economics Primer," Schloat Productions.
"Checking Out Checks," Federal Reserve of New York.

Sample checkbooks.

Filmstrip: "Checking Out Checks," Federal Reserve of New York.

Local banker.

Bank statement and sample checks.

SOCIAL STUDIES

CONCEPT: Major Purchase of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate the ability to compute interest.

RECOMMENDED COURSES FOR INFUSION:
Economics, Consumer Math, U.S. History

SUGGESTED CLASSROOM ACTIVITIES

Students will make large fictional purchases such as a car, television set, stereo, etc. and compute the total price based on interest payments computed over the term of the loan.

RESOURCES

Filmstrip: "Dollars and Sense," Troll Associates.

Kit: "When Do You Owe Too Much," Changing Times Education Series.

PERFORMANCE INDICATOR:

The students will accurately compute the interest and principle payments of a large purchase.

SOCIAL STUDIES

CONCEPT: Major Purchases of Goods and Services

COMPETENCY: Making use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate the ability to compute interest.

RECOMMENDED COURSES FOR INFUSION:
Economics, Consumer Math, U.S. History

SUGGESTED CLASSROOM ACTIVITIES

Students will make large fictional purchases such as houses, farms, buildings, etc, and compute interest payments over a period of years.

Students will fictionally deposit large sums of money in banks as savings certificates and calculate interest.

Students will put on a play with various members acting as a banker, creditor, references, and borrower showing exact process of borrowing from a bank.

PERFORMANCE INDICATORS:

The student will trace the monthly interest and principle payments of large purchases.

The student will discuss at least one advantage and one disadvantage of a guaranteed savings certificate.

The student will explain the role of a banker, borrower, and creditor in a borrowing institution.

RESOURCES

Filmstrip: "Dollars and Sense," Troll Associates.

Kit: "Buy or Rent," Changing Times Education Series.

Local banker.

Filmstrip: "Business of Banking," Guidance Associates.

Local banker.

Kits: "When Do You Owe Too Much" and "Choose Your Bank Carefully," Changing Times Education Series.

SOCIAL STUDIES

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumers.

SUB-COMPETENCY: Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.

RECOMMENDED COURSES FOR INFUSION: Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Students will view the filmstrip, "Advertising and Consumer Motivation." Discuss the purpose of ads and how they are written to appeal to our emotions.

Students will cut out ads from magazines. Then, by making a list of the advertising appeals, they will be able to classify these appeals by giving them a name. Example: testimonial, bandwagon, etc. Students will make their own booklets containing an example of the various appeals they identified.

Students will play the simulation, "Analyzing Psychological Ads", Activity Card 3. This game places the students in the roles of advertisement producers.

Students will test an advertisement's validity by devising various activities that will test the product's quality and the advertisement's claim. Try to select products shown on TV and duplicate their advertising demonstrations.

RESOURCES

Filmstrip: "Advertising and Consumer Motivation," J.C. Penney.

Films: "Consumer Power—Advertising," BFA Educational Media.
"Advertising Information, Persuasion or Deception;" Journal Films, 1973.

Book: Young Consumer Law in Action Series; Riekes, Mahe, West Publishing Company.

Kit: "Analyzing Psychological Ads," Game Simulation Kit.

Film: "Getting Down to Basics About Advertising," Consumer Advertising Kit, Proctor and Gamble.

Book: FTC Buyers Guide: List of Common Deceptions Federal Trade Commission, Division of Legal and Public Records; 6th Street and Penn Avenue, N.W. Washington, DC 20580.

SOCIAL STUDIES

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumers.

SUB-COMPETENCY: Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.

RECOMMENDED COURSES FOR INFUSION:
Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Using some of the advertising appeals, students will write their own advertisements about a product of their choice then present their advertisements to the class. This may be a magazine or newspaper advertisement or a television commercial.

RESOURCES

PERFORMANCE INDICATORS:

109 The student will identify various advertising techniques.

The student will distinguish between legitimate and misleading advertisements.

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SOCIAL STUDIES

CONCEPT: Special Problems such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumers.

SUB-COMPETENCY: Demonstrate the ability to identify and appraise various sales promotional devices used by stores/advertisers.

RECOMMENDED COURSES FOR INFUSION:
Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Watch a particular TV show and observe commercials during the show. Discuss the following questions:

- a. Who was the program geared to?
- b. What products were advertised?
- c. How did the ad try to convince you to purchase the product?

Students will examine products that are advertised as "on sale." Have students shop around to determine if the sale price of that item is available at lower cost, or if the word "sale" is misleading.

Students will keep a collection of free items found in various containers of products, magazine advertisements, and newspaper advertisements. Inspect the freebies to determine if they really exist as advertised.

Students will pay the advertisement rating simulation called, "Ad-Rather."

PERFORMANCE INDICATOR:

The student will distinguish between the specific types of advertising and their appeal to age groups.

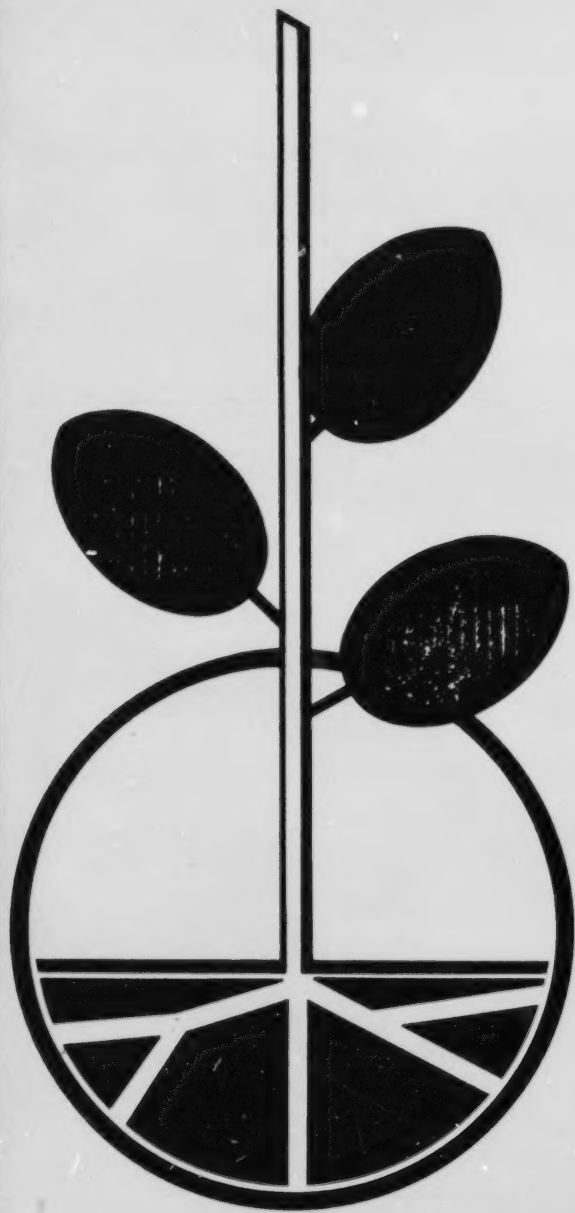
RESOURCES

Local television shows.

Newspaper advertisements and store fliers.

Newspaper and magazine advertisements.

Kit: "Ad-Rather," Unit 13, Activity #2, Game Simulation.



SCIENCE

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to identify advertising techniques which influence consumer choices.

RECOMMENDED COURSES FOR INFUSION:
General Science, Reading

SUGGESTED CLASSROOM ACTIVITIES

Students will view the filmstrip, "To Buy or Not to Buy," and discuss techniques in advertising: testimonial, new and improved, statistics, public concern, humor, propaganda.

Students will be able to identify each of the above by giving or listing examples of each found on TV commercials, magazine advertisements, and newspaper advertisements.

Students will discuss their opinions of: ads make people buy things they don't want or need; ads help people choose the best products; many ads are dishonest; each person should judge ads for himself/herself; it would be a good thing if all ads were banned; and ads should give important information in plain language.

Students will select a toy or game they own. Analyze it according to: enjoyment, durability, recommendation to a friend or classmate. Write an analysis of the product including its metric size, price, and manufacturer. Be as objective as possible in criticizing its design, materials it is made of, how safe it is, how well it works, how much fun it is, and what they think its purpose is. Students may add any other helpful hint that may aid the purchaser.

RESOURCES

Filmstrip: "To Buy or Not to Buy," from the multimedia kit, Consumerism by Scholastic Magazines, Inc., 1973.

TV commercials and magazine and newspaper advertisements.

Teacher-made worksheet.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to identify advertising techniques which influence consumer choices.

RECOMMENDED COURSES FOR INFUSION:
General Science, Reading

SUGGESTED CLASSROOM ACTIVITIES

Students will make a collage of "advertising techniques" from magazines, old catalogues, etc.--identify each technique used. Display all student work.

RESOURCES

Magazines and catalogues.

PERFORMANCE INDICATOR:

The student will identify techniques used in advertising and explain their impact on consumer choices.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

SUB-COMPETENCY: Demonstrate an understanding of the variety of choices that exist for them as consumers.

RECOMMENDED COURSES FOR INFUSION:
General Science, Life Science, Physical Science

SUGGESTED CLASSROOM ACTIVITIES

Students will conduct experiments comparing advertising claims of selected household products used to retard bacterial growth such as: antiseptics, disinfectants, soaps, detergents, skin cleansers.

Students will compile and compare a collection of nutritional labels from various brands of breakfast foods.

Students will construct charts comparing caloric content of various items which they commonly consume such as: fresh fruits and vegetables, snack foods (chips, pretzels, crackers, nuts, etc.), ice cream bars, cookies, soft drinks, and candy.

Students will conduct experiments to compare life expectancy of various battery types.

RESOURCES

TV, radio, printed advertisements.

Book: Modern Biology, Otto and Towle; Holt, Rinehart, and Winston. Articles: "Effects of Antiseptics on Growth of Bacteria" and "Effects of Antibiotics on Bacteria."

Household supplies.

Pamphlets: "The Story on the Label," Jewel Food Stores.

"We Want You to Know About Nutritional Labels," Kroger Company.

Household supplies.

Chart: Count Your Calories, Dill Books.

Teacher and student designed using school and household supplies.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

SUB-COMPETENCY: Demonstrate an understanding of the variety of choices that exist for them as consumers.

RECOMMENDED COURSES FOR INFUSION:
General Science, Life Science, Physical Science

SUGGESTED CLASSROOM ACTIVITIES

Students will conduct tests of various products to compare amounts of vitamin C present. Examples: canned fruit juice, canned vegetable juice, fresh fruit juice, fresh vegetable juice, fruit drinks. Compare the results of tests with advertising claims.

Students will use American Cancer Society smoking machines to visually compare amounts of tar etc. produced by several brands of cigarettes. Compare with advertising claims. Also discuss advantages of not smoking.

Students will compare the cost of convenience items such as: cookie mixes, instant cocoa, frozen waffles, etc.

RESOURCES

Book: Focus on Life Science; Heimler and Lockard; Charles E. Merrill Publishing; "Indophenol Test for Vitamin C."

Household supplies and the American Cancer Society's smoking machines.

American Cancer Society literature.

Teacher and student designed using household supplies.

PERFORMANCE INDICATORS:

Given a variety of items to consider, the student will rank these items according to their individual value systems. The class will then discuss their choices.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Provide examples of the interdependence of world economics as it influences the consumer.

SUB-COMPETENCY: Determine the source of a variety of products found in a student's environment.

RECOMMENDED COURSES FOR INFUSION:

Social Studies, General Science, Earth & Space

SUGGESTED CLASSROOM ACTIVITIES

Students will identify local industries and their products. For each, list an analysis of both direct and indirect consumer usages. i.e. coal, steel, etc.

Students will do a comparison study of local competitors for a specific product/industry and how their methods of production and finished product are rated.

Students will comprise lists of supportive industries which are essential to a primary industry and the products they produce.

FOLLOW-UP ACTIVITIES:

Students will identify as many products as they can from local natural resources. i.e. coal products.

PERFORMANCE INDICATOR:

The student will be able to compile a list of local companies and identify the types of products they manufacture.

RESOURCES

Pittsburgh Chamber of Commerce or local chapter.

Public relation brochures from individual companies.

Reference materials that deal with the manufacture of a particular product and producing techniques involved.

Resource Speaker from a local company.

SCIENCE

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Provide examples of the interdependence of world economics as it influences the consumer.

SUB-COMPETENCY: Demonstrate an understanding of how the shortage of a product in one part of the world can affect the consumer in America.

RECOMMENDED COURSES FOR INFUSION:

Social Studies, General Science, Earth & Space

SUGGESTED CLASSROOM ACTIVITIES

Students will label sections of a national map showing the locations of specific resources that are essential to industrial nations.

Students will label sections of a world map showing the locations of specific resources that are essential to industrial nations.

Students will identify resource materials essential for the manufacturing of specific products noting which are available locally, which must be brought in. This may be developed around a local or international organizations.

FOLLOW-UP ACTIVITIES:

Students will produce a product that their classmates might be able to use. They will identify the areas where their raw materials or component parts came from.

Students will assume control of a company whose raw material supplies gradually become depleted. They must then find secondary sources of the supplies.

PERFORMANCE INDICATOR:

The student will be able to identify how the shortage of a resource or product can affect the consumer in America.

RESOURCES

Film: Pennsylvania and Its National Resources, U.S. Bureau of Mines.

Reference materials that will identify specific resources in given geographic areas.

Teacher-reproduced world, national, and/or local map relevant to areas chosen.

Pittsburgh Chamber of Commerce.

Public Relations brochures that are available from specific companies that utilize specific resources.

Resource Speaker from local company.

SCIENCE

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify nongovernment agencies and organizations that provide consumer information and protection.

SUB-COMPETENCY: Demonstrate a knowledge about services that nongovernment agencies offer in the field of consumer protection.

RECOMMENDED COURSES FOR INFUSION:
Science, Meteorology, Health

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss and list the composition of the air (clean air) example, 78% nitrogen, 21% oxygen, less than 1% other gases, water vapor, etc.

Students will define "air pollution" and explain how it gets into the air, and then add what comprises polluted air (particulates, florides, carbon monoxides, sulfadioxide. etc.)

Students will list sources of polluted air in urban areas, rural areas.

Students will discuss and list symptoms people develop from breathing polluted air (watery eyes, running nose, headache, congested and blocked breathing passages, etc.).

Students will discuss and list health aspects of breathing polluted air by people already afflicted with respiratory diseases, lung cancer, chronic bronchitis, etc.

Students will discuss and list the property and material damage (and the cost to repair) of non-living items in our environment by air pollution. (Bridges, historical landmarks, paint, etc.)

Students will list how we, as consumers, can bring about changes to correct air quality problems without loss of jobs and life.

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RESOURCES

T.B. and Respiratory Disease Association.

T.B. League.

Environmental Protection Agency.

Local and national authorities monitoring air quality. (National Weather Service).

Consult the Allegheny Intermediate Unit's film catalogue for films on air pollution and the quality of air.

Resource speaker to discuss the problems and possible solutions to air pollution.

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SCIENCE

CONCEPT: Legal Rights, Redress, and Consumer Laws

COMPETENCY: Identify nongovernment agencies and organizations that provide consumer information and protection.

SUB-COMPETENCY: Demonstrate a knowledge about services that nongovernment agencies offer in the field of consumer protection.

RECOMMENDED COURSES FOR INFUSION:
Science, Meteorology, Health

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

Have students write letters to local and national authorities and organizations for the purposes of collecting recent information and developments on air pollution and reporting their findings to the class.

Students may monitor or keep a daily record of air pollution standards in and around their community.

Research air pollution disasters from the past, their cause/effects on populations.

Students may keep a "Current Events" bulletin board or recent items relating to air pollution.

Divide the class into sub-groups, have groups "brain-storm" and research recent developments in fighting air pollution. i.e. new ideas, inventions on autos/transportation to reduce emissions, industrial emissions, emissions from power plants, and other pollution reduction devices.

PERFORMANCE INDICATORS:

The student will list and identify the causes of air pollution.

128 The student will list health aspects of breathing polluted air.

The student will list changes that may be brought about by consumer groups concerned about clean air.

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SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Develop a personal consumer value system that depends on a self-determined consideration of beauty, function, and conservation.

SUB-COMPETENCY: Determine criteria for deciding about the purchase of pets.

RECOMMENDED COURSES FOR INFUSION:
General Science, Life Science

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss by panel method the topic of domestic animal versus wild animal as a pet.

Invite a representative from the Pittsburgh Zoo or a local humane society official to speak about the problems of maintaining and care of different animals.

Students will find the costs of: buying a pet, types of food (considering the nutritional value), veterinarian's fee (considering initial costs and annual fees), pet supplies (considering taxes, leashes, beds, dishes, etc.).

Students will construct a chart of pet needs for a healthy life.

FOLLOW-UP ACTIVITIES:

Bring in books on pets and their care for the classroom library. Include a handbook on the students findings through class experiences.

Students will make a report on actual experiences in buying and maintaining their pets.

PERFORMANCE INDICATOR:

The student will be able to list the criteria for buying a pet.

RESOURCES

Resource Speaker: Local veterinarian.

Resource Speaker: Representative from the Pittsburgh Zoo or the local Humane Society.

Student experience.

Film: "Pets in The Classroom," Journal Films.

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses, and areas.

SUB-COMPETENCY: Demonstrate ability to measure specified objects in both metric and English units, determining linear and volume measurements accurately.

RECOMMENDED COURSES FOR INFUSION:

Life Science, General Science, Physical Science

SUGGESTED CLASSROOM ACTIVITIES

Develop and use a student worksheet on use of metric system (ex. volume, area, mass, and length).*

Students will complete various activities to practice linear, area, mass, and volume measurements in metric system.

Students will collect boxes, cans, containers, etc. to compare visually different amounts in metric.*

Students will construct bulletin boards and write reports on advantages of using the metric system.

RESOURCES

Teacher designed.

Booklets: Metric Measurement Activities and Bulletin Boards, Instructor Publications.

The Metric System, Instructor Publications.

Big Metric Resource Book, Kurtz Brothers.

Teacher designed.

Household Supplies.

Library.

Pamphlets: Insights into Consumerism—Moving Toward Metric, J.C. Penney Company.

Metric Converter #METC, National Live Stock and Meat Board.

Metric Song, J.C. Penney Company.

Contact U.S. Department of Commerce and Government Printing Office.

*Same may be done for the English System.

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use both metric and English systems to determine lengths, volumes, weights/masses, and areas.

SUB-COMPETENCY: Demonstrate ability to measure specified objects in both metric and English units, determining linear and volume measurements accurately.

RECOMMENDED COURSES FOR INFUSION:
Life Science, General Science, Physical Science

SUGGESTED CLASSROOM ACTIVITIES

Students will explore relationships between linear, volume, and mass measurement in the metric system.

Students will observe and discuss filmstrips on metric system. Students will also perform related activities suggested by filmstrip or constructed by teachers.

Students will become more familiar with metric terms by using games.

PERFORMANCE INDICATOR:

Given a selected group of items, the student will determine their length, volume, mass/weight, area in English or Metric system. 134

RESOURCES

School supplies.

Kit: "Metric Involvement Kit," (grades 5 and 6), Kurtz Brothers.

"Metric Center," (grades 7 and 8), Kurtz Brothers.

Filmstrip: Metric System (grades 7 and 8)
Pathescope Educational Films.

Metric System for Intermediate Grades,
(grades 5 and 6) Pathescope Educational Media.

Games: Metric Bingo, (5-8) Kurtz Brothers.
Metric Concept Cards, (5-8) Kurtz Brothers.
Metric Match, Kurtz Brothers.

Meter, Liter, Gram Game, Realty Facts Co.
26 Overlook Drive, P.O. 449 Drawer, Warwick,
NY 10990.

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Using both metric and English systems to determine lengths, volumes, weights/mass and areas.

SUB-COMPETENCY: Demonstrate the ability to measure specified objects in both metric and English units determining linear and volume measurements accurate to one significant digit.

RECOMMENDED COURSES FOR INFUSION:

General Science, Earth & Space, Physical Science, Life Science, Mathematics, Social Studies, Home Economics

SUGGESTED CLASSROOM ACTIVITIES

Students will compare the shapes and sizes of containers versus the amount of contents that are packaged in each. The packages will be evaluated for the amount of wasted volume.

Students will change metric-English, English-metric measures on the package labels. Students will then discuss how the attractiveness of one numerical value might sway their opinion in purchasing.

With rectangular solid packages, students will compare surface areas versus amount of contents. Students will decide whether a package economically transfers the contents to the consumer.

Students will weigh a package versus the weight of the contents then compare the weight of the package and how it might affect the purchase of the product.

Students will complete a unit/cost sheet utilizing both metric and English systems and how both may effectively be compared.

RESOURCES

Rulers, scales, and volume measurers in both metric and English.

Teacher or student supplies empty product containers.

Community retail stores.

Teacher-prepared activity comparison data and computation sheets.

Film: "Meter, Liter, Gram;" BFA Educational Media.

"Metric System," McGraw-Hill Text Films.

Teacher-prepared unit cost sheet.

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Using both metric and English systems to determine lengths, volumes, weights/mass and areas.

SUB-COMPETENCY: Demonstrate the ability to measure specified objects in both metric and English units determining linear and volume measurements accurate to one significant digit.

RECOMMENDED COURSES FOR INFUSION:

General Science, Earth & Space, Physical Science, Life Science, Mathematics, Social Studies, Home Economics

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

Students will analyze some of the products that their families have selected in relating on what suggested classroom activities were completed in class.

Students shall use the ideas presented in class when going out into the markets and stores and selecting what they feel to be the best buy on five different types of items. Students will return to class and relate their choices and rationale for their purchases.

PERFORMANCE INDICATOR:

The student will be able to complete the instructor prepared metric/English work sheets, calculate the unit price per item and compare, compare the volume versus wasted space in packages, and determine the efficiency of the packaging used.

SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate a knowledge of how various scientific disciplines can be used to compare the desirability and quality of materials prior to purchase.

RECOMMENDED COURSES FOR INFUSION:
Science, Home Economics, Math

SUGGESTED CLASSROOM ACTIVITIES

Students will compute horsepower ratings of various power tools and appliances; compare cost per horsepower; list other features and benefits.

Students will compute watts of different electrical appliances, tools, toys, etc.; compare cost per watt; and list other features and benefits.

Divide the class into groups to demonstrate small toys, tools or appliances.

Students will compare advertised features and benefits to actual costs.

FOLLOW-UP ACTIVITY:

Demonstration by merchandising people from various department stores on merits of their products.

PERFORMANCE INDICATOR:

The student will compare the cost of various appliances, toys, and tools, by using common units.

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RESOURCES

Newspapers and magazines, operator's manuals.

Electric company brochures.

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SCIENCE

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:
General Science, Health, Life Science

SUGGESTED CLASSROOM ACTIVITIES

Students will compare one or two brand name drugs for lower costs in several different pharmacies.

Students will check pharmacies that offer generic drugs vs. brand name drugs and the differences in cost.

Students will inquire about costs of drugs in quantity if your need for the drug is over a long period of time.

Students will find out if pharmacies have any special offers such as: home delivery, credit, emergency service, convenient location, record keeping, etc. Do you pay for the extra services or are they free?

Students will check with the pharmacist for things such as: length of time drugs are effective, storing instructions, childproof packaging, etc.

Students will check with the doctor as how to take a drug and make it work effectively for you (getting the most for your money). They may also consult a pharmacist for this information.

RESOURCES

Duquesne University Pharmacy Department.

Allegheny County Bureau of Consumer Affairs.

U.S. Department of Health, Education, and Welfare.

Pennsylvania Department of Justice Bureau of Consumer Affairs, Guideline Number 39, Prescription Drugs.

Resource Speaker: Local pharmacist.

Resource Speaker: Doctor or pharmacist.

SCIENCE

CONCEPT: Major Purchses of Products and Services

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:
General Science, Health, Life Science

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITY:

Students will organize a handbook of information for classroom use.

PERFORMANCE INDICATOR:

Given a list of information about several pharmacies, the student will be able to analyze why or why not they would buy from each.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:

General Science, Ecology, Earth Science, Environmental Studies

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

The following activities may be used as a means of classroom discussion:

Individual versus group consumption. Students will list and discuss some of the consuming groups in which an individual belongs and what the individual consumes as a member of the group. A. Find figures for some types of wastes produced outside the household as a result of consumption. B. Assuming these wastes are evenly divided among the total population of the U.S., students will determine an individual's share and a family's share. (Classroom may be divided into smaller discussion groups for a brain-storming activity.)

Students will select an advertisement from a magazine. Determine the "real costs" of the product in terms of: consumption of energy and natural resources, production of wastes. (Include cost of producing the product, marketing the product, disposal of the product). Determine if it's possible to estimate what part of these costs will be borne by the person who purchases the product. Does the advertisement give reasons to justify consumption of the product?

Students will play the "Packaging Game," a game to determine the proper type of package for a product.

Consult or have Resource Speakers from the following groups: U.S. Department of Health, Education, and Welfare; Public Health Service statistics on estimated volumes of waste. GRIP (Group for Recycling in Pennsylvania). County Health Department.

Game: "The Packaging Game," Learning Magazine.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:

General Science, Ecology, Earth Science, Environmental Studies

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

Home-study activity. On an average shopping trip with your family, upon arriving home, weigh and record all packages/containers as a total. After a week or so, when the contents of the packages are consumed, weigh and record each package separately. Examine each package and decide if it is appropriate for shipping (was the product in good condition when you recieved it?) What is the percentage, by weight, of the entire purchase? What percentage of the entire purchase, by weight, was unnecessary packaging? Is any of the packaging usable again?

Each student or small groups of students will "design and construct" a package (keep package as small and as light as possible) that will withstand a drop, kick, or throw. The contents of the package—one raw egg. If a tie results, have students measure dimensions of package (in metrics) and weigh the package (in metrics). Teacher will judge the contest.

PERFORMANCE INDICATOR:

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The student will distinguish between and identify the sources of packaging used in regards to materials, its cost, disposal, and or reuse.

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SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:
General Science, Environmental Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will construct lists of common consumer items that are readily recyclable.

Students will find out if any companies or organizations in your community recycle the following types of materials: glass, tin cans, aluminum, or paper.

Students will visit with the school maintenance staff to determine if any of the school's waste materials are recycled (paper, cans, bottles, etc.). Check if they are not, can they be—also, check costs and companies available to do this work.

Students will conduct a poll of the community concerning: 1. concern about pollution, 2. garbage disposal, 3. trash separation and disposal. Put all the information together in order to see the complete results.

FOLLOW-UP ACTIVITY:

Students can design "a recycled house" including the products they would use in constructing all items.

PERFORMANCE INDICATOR:

The student will prepare a report about the effects of recycling on school, community, and the home.

RESOURCES

Volunteers from community recycling centers.

Maintenance staff at school.

Film: "Up to Our Neck," National Broadcasting Company, Educational Enterprize.

Film: "Stuff We Throw Away," Stuart Finley, Inc.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:
General Science, Environmental Studies

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss various energy consuming devices and appliances found in the home which can be eliminated without drastically changing the quality of life.

Students will conduct surveys at area stores, etc. comparing efficiency ratings of different brands of energy using home appliances.

Students will conduct a comparison study of energy consumption of one appliance vs. replacement with another.

Examples: a. colored TV vs black and white TV
b. frost-free refrigerator vs. regular refrigerator
c. florescent vs. incandescent lighting
d. slow cooker vs. range or oven
e. microwave vs. regular stove

Students will conduct individual surveys of their homes and suggest methods of reducing fuel consumption. Also, students can conduct surveys at school for the same reason.

RESOURCES

Student discussion.

Local appliance stores, etc.

Magazine: Consumer Report.

Contact local gas and electric companies.

Magazine: Consumer Report.

Contact appliance manufacturers.

Booklet: 7 Ways to Reduce Fuel Consumption in Household Heating, U.S. Department of Commerce
U.S. Government Printing Office.

Booklet: Tips on Saving Energy, Council of Better
Business Bureau.

Contact local gas and electric companies.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

SUB-COMPETENCY: Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices, and products.

RECOMMENDED COURSES FOR INFUSION:
General Science, Environmental Studies

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATOR:

Given a selection of energy using appliances, the student will choose those which have the highest efficiency rating.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy, use, and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of how the maintenance of tools and goods can save money and resources.

RECOMMENDED COURSES FOR INFUSION:
Science, Shop, Art

SUGGESTED CLASSROOM ACTIVITIES

Students will demonstrate proper and improper use of common hand tools, i.e. hammers, saws, chisels, screwdrivers, etc.

Students will demonstrate the importance of keeping tools dry and clean. Compare wet with dry tools over a period of time.

Invite a local merchant to demonstrate to the class proper storage of garden tools over the winter.

Conduct a class project to compare maintenance charts of different automobiles.

Students will demonstrate auto oil filters (new and used) and auto air filters (new and used).

Invite a parent mechanic to talk on simple maintenance of an automobile.

Compare the maintenance manuals of several different appliances as a class project.

Have a local serviceman in to demonstrate what happens when a washer is overloaded or when a drier is filled improperly

FOLLOW-UP ACTIVITIES:

Survey students to determine the number of tools and appliances they have at home.

RESOURCES

Hand tools found in shop or science and art classes--custodians tool box.

Major car and appliance manufacturers for service manuals.

Resource Speaker: Parent or mechanic.

Resource Speaker: Custodian or local union for demonstration for use of tools.

Resource Speaker: Mechanic.

Resource Speaker: Local appliance serviceman. 157

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy, use, and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of how the maintenance of tools and goods can save money and resources.

RECOMMENDED COURSES FOR INFUSION:
Science, Shop, Art

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITY:

Plan a class project to determine maintenance of family car, and or appliances over a 2 or 3 month period.

PERFORMANCE INDICATORS:

The student will demonstrate the ability to care for simple tools.

The student will be able to perform simple maintenance on a car.

The student will be able to clean and maintain power tools.

SCIENCE

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy, use, and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owners manual as one important source.

RECOMMENDED COURSES FOR INFUSION:
Science, Shop, Home Economics, Art

SUGGESTED CLASSROOM ACTIVITIES

Students will participate actively in a demonstration of a table saws, planer, router, etc. Use of school shop for demonstrations.

Students will investigate product manuals, and compare safety features for like products. (Use of commonly used equipment.

Students will demonstrate reasons for keeping hands and feet from other rotary lawn mower; reasons for wearing proper protective clothing when operating power equipment; reasons for using proper tools to do the job; reasons for following the right procedure when starting and stopping power equipment; and reasons for being safety conscious when using such common things as hair dryers, etc.

FOLLOW-UP ACTIVITY:

Survey to determine the number of accidents due to neglected safety rules.

PERFORMANCE INDICATORS:

160 The student will become safety conscious.

The student will know where to look in manuals for safety suggestions and what to wear when using power equipment.

RESOURCES

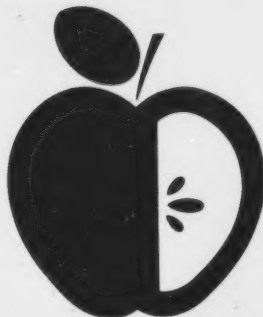
Shop teacher and shop.

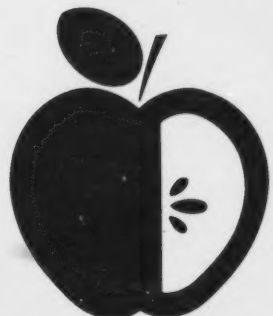
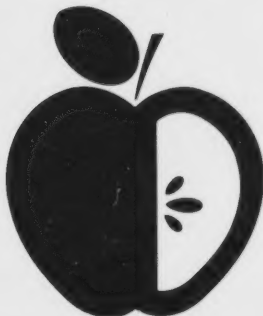
Major tool manufacturer for equipment manuals.

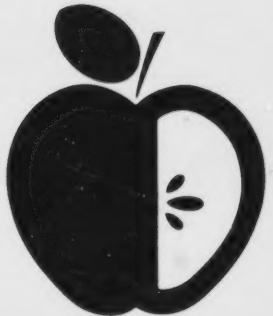
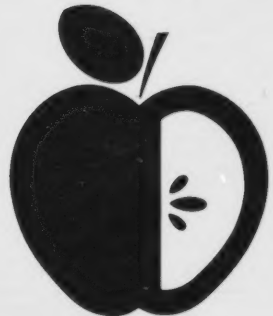
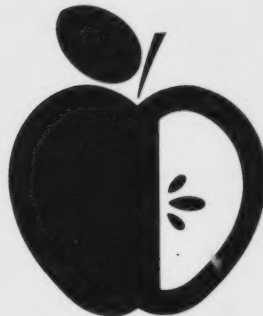
Films: "Safety in the Shop Series;" 3 films,
Cornet Instructional Films.

Contact the Bureau of Safety for speakers, films,
pamphlets, etc.

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MATHEMATICS 

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MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.

SUB-COMPETENCY: Determine choices of purchases, investments, and savings, and substantiate reasons for choices made when presented with a number of long and short range opportunities for purchases using a set amount of funds.

RECOMMENDED COURSES FOR INFUSION:
Problem Solving 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss how they spend their money and why they buy what they buy.

Students will plan a class party on a budget.

Students will select their clothing to wear to the party using their individual budget.

Using the circular ad from the Sunday paper, students will spend \$20 and compute the savings using the sale prices.

Students will view and discuss the filmstrips, "Planning a Trip" and "Dining Out".

RESOURCES

Film: "Planning the Use of Money," Sterling Films.

Newspaper savings coupons or price listings.

Film: "Clothing--A Pair of Blue Jeans," Learning Corporation of America.

Circular ad from Sunday paper. (Ex. Zayres)

Filmstrip: "Planning a Trip, The Economics of Travel;" Eye-Gate.

"Dining Out, Unraveling Menu Mysteries;" Eye-Gate.

PERFORMANCE INDICATOR:

Using a set amount of funds, the student will determine the "best buy" for a given item.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to plan a budget for expenditures with varied levels of income and substantiate choices.

RECOMMENDED COURSES FOR INFUSION:
Problem Solving, Percents Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Divide the class into three groups: upper, middle, and lower income bracket. Let each group set up a budget for one month taking into account housing, food, transportation, etc.

Students will use a case study setting up estimated living expenses for housing, food, transportation, insurance, medical, and clothing. Pick out the information from the study and organize it.

Using a range of percents, students will determine the amount of money spent on housing, food, auto, and clothing on a set income.

RESOURCES

Consumer Credit Counseling Service or Individual Branch Bank Manager.

Representative from Consumer Credit Counseling Service.

Film: "Consumer Education--Budgeting," BFA Educational Media.

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PERFORMANCE INDICATOR:

The student will plan a budget for a given income level.

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MATHEMATICAL

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate an awareness of restrictions on credit buying imposed by budgetary limitations.

RECOMMENDED COURSES FOR INFUSION:
Graphs Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Using a chart or a graph, students will show monthly expenditures for necessities. List the possible credit cards and hypothetical debt and the monthly payment. Consider how many cards could be added without exceeding the budget. Discuss the false sense of security created by the monthly payment.

RESOURCES

Resource Speaker: Bank manager.

Use actual bills from credit cards.

Film: "Consumer Education Retail Credit Buying;"
BFA Educational Media.

PERFORMANCE INDICATOR:

The student will illustrate the effects of credit buying on a limited budget.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve problems involving rate of interest, profit and loss, taxes, etc.

RECOMMENDED COURSES FOR INFUSION:

Graphs, Percents, Problem Solving Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will determine the interest of their own savings accounts.

Students will set up the tax table for the state taxes and compare to the actual tables.

Using ads, students will purchase three or four items and determine the tax on the total bill.

Students will compute the monthly interest on credit card billing.

Students will take out a hypothetical loan from a bank, determine the interest and a suitable repayment loan.

Students will fill out a short form of the federal income tax on a hypothetical income.

Students will determine the items in a supermarket that are taxable and nontaxable

Tax table from the state.

Newspaper ads and circulars.

Bill for credit card.

Copies of short form of federal income tax.
The Money Book, Butterick.

Student list of items from a supermarket.

PERFORMANCE INDICATORS:

The student will compute interest earned on a savings account.

The student will solve tax related problems.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Perform mathematical operations necessary for consumer activities.

SUB-COMPETENCY: Demonstrate the ability to solve consumer-related mathematical problems by using various types of calculating devices.

RECOMMENDED COURSES FOR INFUSION:
Decimals, Fractions Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Using newspaper ads and a mini calculator, students will go grocery shopping for a day's worth of groceries.

The teacher will set up a mock store (using empty containers) then have students go shopping and practice making change.

Demonstrate the operations of a calculator.

Students will determine unit cost of assorted items using calculators. (Example-Compare different sizes of detergent)
Decide on the best buy.

RESOURCES

Newspaper coupons and store circulars.

Empty packages and play money.

Game: "Pay the Cashier," William Johnston Company.

Pocket calculator.

Price listings.

PERFORMANCE INDICATOR:

Using a calculating device, the student will solve consumer related problems.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate an understanding of decision-making processes by participating in role playing and simulation games relating to purchasing.

RECOMMENDED COURSES FOR INFUSION:
Decimals Grades 5,6,7, and 8

SUGGESTED CLASSROOM ACTIVITIES

Using store catalogs, students will buy major appliances on time, determining shipping costs, tax, and a suitable re-payment plan. Consider features on appliances and whether or not the price is worth the features.

Compare the advantages and disadvantages of catalog buying versus department store buying.

Students will compare sizes and brands of a product.
Determining the best buy and what features make it the best.

RESOURCES

Sears Catalog.

Film: "Consumer Education--Installment Buying,"
BFA Educational Media.

Catalog sales representative.

Filmstrip: "The Language of Labels," Ways to Shop,
Grolier Educational Corporation.

PERFORMANCE INDICATOR:

Using catalog buying as a background, the student will purchase various items and compare price to store purchases. 175

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate an understanding of the importance of shopping carefully for goods and services by preparing a list of steps to be followed by the consumer.

RECOMMENDED COURSES FOR INFUSION:
Problem Solving, Graphs Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will develop an awareness of the consumer's role in the marketplace.

Film: "Plenty to Choose From;" The Butterick Consumer Education Series.

Kit: "McDonald's Action Pack;" Masters 3 and 4;
"I'm a Consumer and I Make Choices," and
"Why Do I Have to Make Choices."

Students will make a chart including the following: need; Characteristics of the item; cost of the item; available funds; and distance to store.

Film: "What Do I Receive for My Money?" Sterling Films.

PERFORMANCE INDICATOR:

The student will list the steps necessary to demonstrate the organization needed to be a successful consumer.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the use of the monetary system.

SUB-COMPETENCY: Demonstrate an understanding of the consumer's role in the historical development of the monetary system.

RECOMMENDED COURSES FOR INFUSION:
Decimals Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Contact the Pittsburgh Coin Company and ask them to bring in various items and coins to show the class what was used for purchases and exchanges of goods dating back to the days of bartering. For example: an elephant's tail from Africa was used as money.

RESOURCES

Resource Speaker: Pittsburgh Coin Company.

Film: "Money on the Move;" The Butterick Consumer Education Series, Filmstrip #3.

"Money from Bartering to Banking;" Guidance Associates; Sound Filmstrip.

PERFORMANCE INDICATOR:

The student will identify the consumer's role in the development of the present monetary system.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Describe the effects of political and economic consumer behavior on the marketplace.

SUB-COMPETENCY: Determine the effects that shoplifting has upon prices.

RECOMMENDED COURSES FOR INFUSION:
Percentages Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Invite a speaker to explain the mark-up of products due to shoplifting.

Students will discuss the cost of an item if shoplifting costs were included or excluded.

Students will view and discuss the film, "Shoplifting--It's a Crime."

Students will use catalogs and ads to determine the mark-up of items as a result of shoplifting.

RESOURCES

Resource Speaker: Department store manager.

Film: "Shoplifting--It's a Crime."

Store catalogs and ads.

PERFORMANCE INDICATOR:

The student will explain the effects of shoplifting on the price of goods.

MATHEMATICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Use pertinent information as a basis for evaluating and selecting services, practices, and products of various types.

SUB-COMPETENCY: Determine what techniques are most useful in gathering and analyzing information.

RECOMMENDED COURSES FOR INFUSION:
Problem Solving Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will discuss ways of gathering information about specific products, such as, ads, testimonials, etc.

Students will perform a cost analysis comparing a convenience food to that of a home-made food.

RESOURCES

Experience chart.

Film: "Buy, Buy".

PERFORMANCE INDICATOR:

The student will collect information about specific consumer products.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of how to open and keep a checking account including such activities as:
a. writing checks, b. completing deposit slips, c. endorsing checks, d. reconciling checking accounts.

RECOMMENDED COURSES FOR INFUSION:
Whole Numbers, Decimals Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will use sample checks and explain the parts of the check.

Students will write their own checks.

Students will practice making deposits using the deposit slips.

Students will use mock check slips and show how checks are listed and the account balanced within a checkbook.

Students will see an example of a banking statement and will be shown how to determine if their checkbook balances.

RESOURCES

Copies of blank checks from the bank. (not originals)

Film: "Story of a Check," BFA Educational Media.

Copies of blank checks.

Copies of deposit slips.

Sample checking account record.

Sample of a bank statement.

PERFORMANCE INDICATOR:

The student will write checks, complete deposit slips, endorse checks, and balance checking accounts.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an awareness of the different types of banking institutions and the services that each offers.

RECOMMENDED COURSES FOR INFUSION:
Grades 5,6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will conduct a listening seminar where each pupil could answer questions once speakers of the banking and lending institutions have spoken.

RESOURCES

Resource Speakers: Bank representative and lending institution representative.

PERFORMANCE INDICATOR:

186 The student will identify the different types of banking institutions and their roles for the consumers.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate the ability to compute interest.

RECOMMENDED COURSES FOR INFUSION:
Percents Grades 6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will compute interest on individual savings accounts.

Students will determine interest and payments of a hypothetical loan.

Students will demonstrate a knowledge of differences between simple and compound interest.

RESOURCES

Individual passbooks.

Resource Speaker: Parent in charge of loan arrangements.

PERFORMANCE INDICATOR:

The student will complete simple and compound interest on an account.

MATHEMATICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Make use of banking and other monetary services available to consumers.

SUB-COMPETENCY: Demonstrate an understanding of the effect that interest has upon the consumer's finances.

RECOMMENDED COURSES FOR INFUSION:
Percents Grades 6,7,8

SUGGESTED CLASSROOM ACTIVITIES

Students will compare the interest gained through various methods of saving such as savings accounts, bonds, Christmas clubs, etc. Begin with an identical amount of money, for a given period of time, compare the separate earnings. Also consider the advantages of each type of account.

Students will check various banks to determine the amount of interest they charge for different loans. Discuss "How much does credit cost?"

RESOURCES

Kit: "Getting the Most Out of Your Money;"
Changing Times Educational Series.

Filmstrip: "Consumer Power--Credit;" BFA Educational Media.

PERFORMANCE INDICATOR:

The student will compute the interest on different types of savings accounts and determine the monthly earnings from the interest.

HOME ECONOMICS

192



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HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate a knowledge about the pressure of peer groups and society on decisions and values by describing their influence in making decisions and/or values.

RECOMMENDED COURSES FOR INFUSION:

Human Development, Personal Appearance/Grooming, Foods, Consumerism, Sewing/Clothing

SUGGESTED CLASSROOM ACTIVITIES

Through the use of dittos and filmstrips, students will understand the difference between a want and a need.

Students will view and discuss the filmstrip; "Learning to be a Wise Consumer" parts 1 through 4.

Students will view the following films found in the kit, "Dealing with Group Pressure" The students will then use the role playing activities listed in the book.

The male students will chose a female job and the female students will chose a male job in their home. Ask each student to relate their experiences. Discuss the following questions: Did the family think it was strange that they offered to help with that chore? Was it hard or easy? Was it fun or not? Did it take long to do? Would they do the job again? Do they prefer the new job to the ones they usually do?

Students will read and discuss the stories, "Who Decides?" and "What Do People Think" found in the book Everybody Guesses. (Use the question in the story as a guide.)

Students will view and discuss the filmstrip, "Discovering your Personality".

RESOURCES

Kit: "Consumer Education Series," Butterick Publishing Company.

Film: "Learning to be a Wise Consumer," Parts 1-4; Guidance Associates.

Kit: "Dealing with Group Pressure," Films found in kit; "Seeing Differences" (5-6 grades) "Adolescent Conflicts" (7-8 grades).

Book: Everybody Guesses; Ginn and Company; Xerox Education Company.

Filmstrip: "Discovering Your Personality, Belonging to a Group;" Guidance Associates.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

SUB-COMPETENCY: Demonstrate a knowledge about the pressure of peer groups and society on decisions and values by describing their influence in making decisions and/or values.

RECOMMENDED COURSES FOR INFUSION:

Human Development, Personal Appearance/Grooming, Foods, Consumerism, Sewing/Clothing

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

After students have worked in small groups such as food labs, they will discuss if the group had a leader, a follower, who influenced their activities. Discussion may be promoted by questions or study sheet.

Teacher prepared activity.

Students will list the three most important items of clothing in their school wardrobe. They will discuss why they wear these items.

After a school activity, students will discuss the behavior at this activity and why such behavior was exhibited.

Students will read Unit 3, Relationships from the book Lessons on Living and discuss the readings and questions listed at the end of the chapter.

Book: Lessons on Living; Unit 3 "Relationships;" Ginn and Company.

PERFORMANCE INDICATOR:

196 The student will discuss the different behavior patterns at school functions through role playing.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to distinguish between needs and wants according to a variety of individual value systems.

RECOMMENDED COURSES FOR INFUSION:

Human Development, Consumerism, Clothing, Personal Appearance/Grooming, Foods

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Use dittos from Consumer Education Series. After filling out a ditto, students will discuss their responses on the difference between a want and a need.

Students will view and discuss the filmstrip, "Learning to be a Wise Consumer."

Students will view and discuss the filmstrip, "Who Am I?".

Students will role play then discuss needs which are basic to every individual. The students will divide into groups. Each group will pick a slip of paper. Listed on the paper are short skits depicting people portraying a basic need. Each group will act out their skit. The rest of the class will guess the basic need.

Students will participate in a discussion of wants and needs as it relates to cooking foods. Based on the statement: What do you need to learn to cook versus what do you want to cook? This type of statement may be altered and used in the areas of fabric choice, grooming products, and clothing choices.

Kit: "Consumer Education Series;" Butterick Publishing Company.

Filmstrip: "Learning to be a Wise Consumer;" Guidance Associates.

Filmstrip: "Who Am I?"; Eye Gate Kit (Me, Myself, and I).

Teacher-prepared activity.

Teacher-prepared activity.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

SUB-COMPETENCY: Demonstrate the ability to distinguish between needs and wants according to a variety of individual value systems.

RECOMMENDED COURSES FOR INFUSION:

Human Development, Consumerism, Clothing, Personal Appearance/Grooming, Foods

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will list 10 items they want, then reduce the list to 5, then to one item. They will then explain why they want the item and how they came to the decision of that particular choice.

FOLLOW-UP ACTIVITY:

The students will survey a random sample of teachers and students as to their needs and wants through the use of a questionnaire. They will then discuss the results.

PERFORMANCE INDICATOR:

200 The student will list 15 items in their homes and decide whether it is a need or a want.

201

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quality of acquisition.

SUB-COMPETENCY: Demonstrate an understanding of the variety of choices that exist for them as consumers.

RECOMMENDED COURSES FOR INFUSION:

Foods, Nutrition, Human Development, Consumerism, Crafts, Personal Appearance/Grooming

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

Students will take a field trip to a local supermarket or department store. With the use of a study guide sheet, they will compare the numbers and kind of an item (such as soap, item of food, fabric, clothing, or small appliance).

Teacher-prepared worksheet.

Students will listen to TV commercials of one particular type of product then look up the prices of the products and compare their findings with the class.

Teacher-prepared worksheet.

Students will take one item and do a price and quality comparison from at least 3 retail stores and one catalog sales and research the quality of each item.

Teacher-prepared worksheet.

Students will view the filmstrip, "Who is a Consumer?" Part 1 and 4. Recommended for grades 5-7.

Filmstrip: "Who is a Consumer?" Guidance Associates.

When students purchase fabric, craft kit, or item for Home Economics class, use a study guide to demonstrate what choices they made in choosing that particular item. The study guide may serve as a basis for a classroom discussion on what choices are available to each student.

Teacher-prepared worksheet.

FOLLOW-UP ACTIVITY:

After purchasing and using an item, the students will discuss their choice to discover if it was the best choice for them to have made.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Develop a consumer value system that considers a self-determined quality of life rather than only the quality of acquisition.

SUB-COMPETENCY: Demonstrate an understanding of the variety of choices that exist for them as consumers.

RECOMMENDED COURSES FOR INFUSION:

Foods, Nutrition, Human Development, Consumerism, Crafts, Personal Appearance/Grooming

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

PERFORMANCE INDICATORS:

The student will list the variety of choices he has in spending a set amount of money.

The student will list the variety offered in one particular product.

204 The student will report to the class what choices he had in choosing a particular item of clothing.

205

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Demonstrate the ability to plan how present and future income is spent.

SUB-COMPETENCY: Demonstrate an understanding of decision making process by participating in role playing and simulation games related to purchasing.

RECOMMENDED COURSES FOR INFUSION:
Foods, Clothing, Consumerism

SUGGESTED CLASSROOM ACTIVITIES

Students will read and answer the questions in the story "Who Decides."

Students will develop a simulated auction based on items found in the home. Role play using one student as an auctioneer and others as bidders.

Students will play games such as "The Price is Right" and "Let's Make a Deal." Conduct a discussion as to whether or not it was difficult to make a decision and why.

Students will view and discuss the film, "Why Do You Buy?"

FOLLOW-UP ACTIVITY:

Given a specific amount of money, have students shop to locate what they would like to buy. Conduct a discussion centering around how they made their decisions and how they would spend the money.

PERFORMANCE INDICATORS:

The student will list the steps involved in decision making and give an example.

The student will participate in a role playing situation demonstrating how to purchase an item through decision making.

RESOURCES

Book: Everybody Guesses; "Who Decides;" Xerox Education Company.

Film: "Why Do You Buy?"; Journal Films.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Describe the effects of political and economic consumer behavior on the marketplace.

SUB-COMPETENCY: Determine the effects that shoplifting has upon prices.

RECOMMENDED COURSES FOR INFUSION:

Foods, Clothing, Consumer Education, Human Development

SUGGESTED CLASSROOM ACTIVITIES

Students will listen to a local speaker on the effects of shoplifting in their store.

Students will listen to a local law enforcement speaker on the effects of shoplifting and the consequences of it.

Students will design and conduct a survey through the use of a questionnaire on who shoplifts and what they shoplift. The students will survey their classmates.

Students will use the programmed kit, "What Happens When You Steal?" The kit contains cassettes/filmstrips, instruction booklet, pre and post tests.

Students will discuss forms of dishonesty other than shoplifting after viewing the filmstrip, "Great Store Wars."

Teacher will write several dilemmas about shoplifting leaving them open-ended. Students will read them in class and solve them by polling the students for a variety of responses. Students may also break into groups and role play their situation.

FOLLOW-UP ACTIVITIES:

The student will write a newspaper article about the shoplifting survey.

RESOURCES

Resource Speaker: Local store manager.

Resource Speaker: Local law enforcement person.

Student prepared questionnaire and results.

Kit: "What Happens When You Steal?" National Audio-visual Center.

Filmstrip: "Great Store Wars," National Broadcasting Company Educational Enterprises.

Teacher-prepared dilemmas.

HOME ECONOMICS

CONCEPT: Basic Economics of the Marketplace

COMPETENCY: Describe the effects of political and economic consumer behavior on the marketplace.

SUB-COMPETENCY: Determine the effects that shoplifting has upon prices.

RECOMMENDED COURSES FOR INFUSION:

Foods, Clothing, Consumer Education, Human Development

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES: (CONTINUED)

The students will design posters, collages, or bulletin boards on the effects of shoplifting.

The students will set up a trial court showing the effects of shoplifting on all people involved.

PERFORMANCE INDICATOR:

The student will design a poster showing the effect of shoplifting on prices.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Law

COMPETENCY: Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities, and certain age groups.

SUB-COMPETENCY: Demonstrate a knowledge of Federal, State, local, and nongovernment agencies included in consumer protection and information.

RECOMMENDED COURSES FOR INFUSION:
Consumerism, Human Development

SUGGESTED CLASSROOM ACTIVITIES

Students will view the filmstrip, "Do the Consumers Have Rights?".

Students will write to an agency to collect information about their services.

Students will participate in a discussion with a representative from either a local law firm or from the Allegheny County Bar Association.

Students will listen to the tape, "How to Handle Your Complaints".

Students will interview local people involved in consumerism. They will then write a report on a consumer advocate such as Ralph Nader or Virginia Knauer or write a report on the medias consumer services (i.e. TV evening Consumer news)

Students will view and discuss the filmstrip; "Justice in the Marketplace."

FOLLOW-UP ACTIVITIES:

The students will develop a directory of consumer services from the federal, state, and local agencies that would be relevant to their needs.

RESOURCES

Filmstrip: "Do the Consumers Have Rights;" Library Services.

Film: "Consumer Power--Whistle Blowing;" BFA Educational Media.

Resource Speaker: Representative from local law firm or Allegheny County Bar Association.

Tape: "How to Handle Your Complaints"; from the kit You and the Law; Grolier.

Filmstrip: "Justice in the Marketplace;" Changing Times Educational Series.

HOME ECONOMICS

CONCEPT: Legal Rights, Redress, and Consumer Law

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RECOMMENDED COURSES FOR INFUSION:
Consumerism, Human Development

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES: (CONTINUED)

The students will develop a bulletin board with the materials they collect from the various agencies to which they have written letters.

PERFORMANCE INDICATORS:

The student will demonstrate his understanding of the knowledge of the consumer agencies by passing a matching quiz of the service agencies.

Given a case study, the student will be able to write a letter of complaint and direct it to the correct consumer agency.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

SUB-COMPETENCY: Demonstrate an understanding of the potential hazards found in common household products, toys, and appliances.

RECOMMENDED COURSES FOR INFUSION:

Foods & Nutrition, Human Development, Consumerism, Clothing

SUGGESTED CLASSROOM ACTIVITIES

Students will conduct a panel discussion on the hazards found in the home and how they can be avoided. Follow with a question-answer session.

Students will set up a display of various items brought from home that could be potentially hazardous.

Students will view and discuss the filmstrip; "Potential Hazards Found in the Home."

Students will design a bulletin board depicting "Emergency Services in the Community". Possible examples could be poison center, fire department, police, hospital, family doctor, neighbor, relatives, etc.).

FOLLOW-UP ACTIVITY:

Develop a checklist of do's and don't's found in the Home Economics room.

PERFORMANCE INDICATORS:

Given a list of five household products, the student will identify three potential hazards of each product.

After choosing a toy, the student will evaluate (according to a checklist) any potential hazards.

RESOURCES

Resource Speakers: Parents.

Student display.

Filmstrip: "Potential Hazards Found in the Home;"
Butterick Publishing Company.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

COMPETENCY: Describe the advantages and disadvantages of various types of stores and businesses (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).

SUB-COMPETENCY: Determine the type of purchasing techniques which are best utilized in varied types of stores.

RECOMMENDED COURSES FOR INFUSION:

Consumerism, Foods & Nutrition, Clothing, Personal Appearance/Grooming

SUGGESTED CLASSROOM ACTIVITIES

Students will make a checklist of the various types of stores in the community and surrounding area. They will then list the services and advantages and disadvantages of each.

To develop an understanding of how prices may vary, students will do a comparative price study on items found in a grocery store.

Students will complete the activity booklet, "How to Be a Better Shopper."

Students will view either "Let's Visit a Shopping Center," or "The Department Store in the Classroom."

Students will interview their parents to see where they shop and why they shop there.

Students will read and answer questions from the text, Lessons in Living Topic 2--Lessons 1-3.

RESOURCES

Booklet:

Booklet: "Planning Meals and Shopping," Ann A. Weaver, Fearon Publishers, Belmont, CA.

Activity Booklet: "How to Be A Better Shopper," Sperry and Hutchinson, Co. 2900 West Seminary Drive, Fort Worth, TX 76133.

Films: "Let's Visit a Shopping Center," BFA Educational Media.

"The Department Store in the Classroom," Sears.

Book: Lessons in Living, Ginn and Company, 1970.

HOME ECONOMICS

CONCEPT: Major Purchases of Products and Services

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SUB-COMPETENCY: Determine the type of purchasing techniques which are best utilized in varied types of stores.

RECOMMENDED COURSES FOR INFUSION:

Consumerism, Foods & Nutrition, Clothing, Personal Appearance/Grooming

SUGGESTED CLASSROOM ACTIVITIES

RESOURCES

FOLLOW-UP ACTIVITIES:

The students will make posters for the school on purchasing techniques.

The students can write a "shopping tip" article in the school newspaper to inform other students as to where to get the "best buy".

PERFORMANCE INDICATORS:

The student will compare and contrast various store types in the area of service, quality, and price.

The students will be able to complete a crossword puzzle or word search which contains vocabulary learned through various activities on marketing.

HOME ECONOMICS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Buy and maintain equipment/products according to established safety standards.

SUB-COMPETENCY: Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owners manual as an important source of information.

RECOMMENDED COURSES FOR INFUSION:

Food Laboratory, Clothing Laboratory, Consumerism, Human Development

SUGGESTED CLASSROOM ACTIVITIES

Invite a utility company representative to demonstrate the proper use of large appliances such as range or refrigerator.

Students will collect owners manuals from various appliances. Locate safety directions in each manual.

Students will view the filmstrip; "Home Safety" and discuss how to make their home a safer place to live.

Each day designate a different student as safety officer for the classroom. His/her duty is to list any unsafe things found in the classroom and report them to the class.

FOLLOW-UP ACTIVITIES:

Have students design posters or cartoons demonstrating safety precautions.

Create a bulletin board with the theme of dangerous things to avoid in the home.

PERFORMANCE INDICATOR:

The student will demonstrate the importance of following directions in the owners manual for safety precautions.

RESOURCES

Resource Speaker: Representative from Columbia Gas Company, Duquesne Light or Equitable Gas.

Appliance manuals.

Filmstrip: "Home Safety;" ACI Media, Inc.

HOME ECONOMICS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

SUB-COMPETENCY: Demonstrate the ability to identify and appraise various sale promotional devices used by stores/advertisers.

RECOMMENDED COURSES FOR INFUSION:

Foods and Nutrition, Clothing, Consumerism, Personal Appearance/Grooming, Crafts

SUGGESTED CLASSROOM ACTIVITIES

To introduce the unit on advertising, students will brainstorm to recall an ad they saw on TV last night. They will discuss why or why not they liked the ad and what qualities make a good advertisement.

Students will view the movie, "The Owl Who gave a Hoot." Cartoon film on buying practices.

Divide the class into groups. Each group will select a product and collect advertisements for the product. After they have compared the ads, let them explain to the other groups which ads give information about the product, which ones are vague, and which ones are designed to bring the shopper into the store.

Students will participate in a show and tell role play activity in which they will be divided into four groups and collect magazine ads, newspaper ads, and TV and radio advertisements. Students will bring their data to school and present the material to other groups. Students will compare and contrast the advertising techniques used by the various media.

Students will view and discuss the filmstrip; "Learning to be a Wise Consumer, Part 3"

RESOURCES

Teacher references from the Allegheny Bureau of Consumer Affairs: (Leaflets) "Guard Against Phony Ads"; "What About Advertising"; "Questions and Answers about Advertising".

Film: "The Owl Who Gave a Hoot."

Filmstrip: "Learning to Be A Wise Consumer;" Part 3; Guidance Associates.

HOME ECONOMICS

CONCEPT: Special Problems Such as Advertising and Product Safety

COMPETENCY: Analyze advertising and its influence upon the consumer.

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RECOMMENDED COURSES FOR INFUSION:

Foods and Nutrition, Clothing, Consumerism, Personal Appearance/Grooming, Crafts

SUGGESTED CLASSROOM ACTIVITIES

Students will participate in a discussion with a resource speaker discussing the development of ads and how and why stores use them.

Students will interview parents and other adults as to their dependence on the use of advertisements.

RESOURCES

Resource Speaker: Local store manager, or public relations department head.

FOLLOW-UP ACTIVITIES:

Have students make a collage of various means of advertising.

Have students design an advertisement for a product they use.

Have students manage an advertising campaign for student council election, student club sale, or student activity.

PERFORMANCE INDICATORS:

The student will be able to evaluate and identify various advertising techniques.

Given an advertisement, the student will be able to list the consumer technique used to read the individual (i.e. emotional appeal, need, want, etc.)

BOOKS AND TEXTS

Advertiser's Manual; Pittsburgh Press and Post Gazette.

Americans; Heritage Publishing.

Barter, Bills, and Banks; Julian Messner.

Coin and Currency; Grosett and Dunlap.

Discovering American History; Kounstar and Frizzle.

Everybody Guesses; Ginn and Company; Xerox Education Company.

Focus on Life Science; Heimler and Lochard; Charles E. Merrill Publishing Company.

From Barter to Banking, The Story of Money; Crowell-Collier Press.

From Barter to Gold, The Story of Money; Rand McNally and Corporation.

FTC Buyers Guide: List of Common Deceptions; Federal Trade Commission, Division of Legal and Public Records; 6th Street and Penn Avenue, N.W., Washington, DC 20580.

How Money and Credit Help Us; Benefic Press.

Lessons in Living; Ginn and Company, Xerox Education Company, 1970.

Modern Biology; Otto and Towle; Holt, Rinehart, and Winston.

Money; Franklin Watts.

Money-Go-Round; J.B. Lippencott Company.

To Buy or Not to Buy; Melinda Blair, Random House.

Treasure, the Story of Money and Its Safe Guarding; G.P. Putman and Son.

United States History, A Developing Nation; Scott, Foresman, and Company.

Values and Teaching; Roth, Harmin, Simon; Charles E. Merrill Company, 1966.

Young Consumers, Law in Action Series; St. Paul, Minnesota, West Publishing Company.

FILMS

- "Advertising - Information, Persuasion, or Deception;" Journal Films.
- "Brand Names and Labeling Games;" Benchmark Films, Inc.
- "Clothing - A Pair of Blue Jeans;" Learning Corporation of America.
- "Comparison Shopper;" Visual Education Corporation, Pitman Publishing Company.
- "Consumer Education - Budgeting;" BFA Educational Media.
- "Consumer Education - Installment Buying;" BFA Educational Media.
- "Consumer Education - Retail Credit Buying;" BFA Educational Media.
- "Consumer Education - Who Needs It?"; Churchill Films.
- "Consumer Power - Advertising;" BFA Educational Media.
- "Consumer Power - Credit;" BFA Educational Media.
- "Consumer Power - Whistle Blowing;" BFA Educational Media.
- "Getting Down to Basic About Advertising;" Consumer Advertising Kit, Proctor and Gamble.
- "Good Goodies;" Stephen Bosustow Productions.
- "Label Logic;" Aims Instructional Media Services, Inc.
- "Learning to Be a Wise Consumer;" Parts 1-4; Guidance Associates.
- "Let's Visit a Shopping Center;" BFA Educational Media.
- "Meter, Liter, Gram;" BFA Educational Media.
- "Metric System;" McGraw-Hill Text Films.
- "Money From Bartering to Banking;" Guidance Associates.
- "Money - How Its Value Changes;" Coronet Instructional Films.

FILMS

- "Money on the Move;" The Butterick Consumer Education Series.
- "Non-Conformity Is;" Great Plains Instructional TV Library.
- "On Your Own;" Film Fair Communications.
- "People Make it Happen;" U.S. Consumer Product Safety Commission, Modern Talking Pictures, Inc.
- "Pennsylvania and Its National Resources;" U.S. Bureau of Mines.
- "Pets in the Classroom;" Journal Films.
- "Planning the Use of Money;" Sterling Films.
- "Plenty to Choose From;" The Butterick Consumer Education Series.
- "Safety in the Shop Series;" Coronet Instructional Films.
- "Social Change and the American Woman;" Encyclopedia Britannica Educational Corporation, 1967.
- "Story of a Check;" BFA Educational Media.
- "Stuff We Throw Away;" Stuart Finley, Inc.
- "The Buying Line;" Film Fair Communications.
- "The Department Store in the Classroom;" Sears.
- "Up to Our Neck;" National Broadcasting Company, Educational Enterprise.
- "Values for Teenagers for the 1970's;" Guidance Associates.
- "What Do I Receive for My Money?"; Sterling Films.
- "What Is Money;" Sterling Films.

FILMSTRIPS/SLIDES

- "Advertising and Consumer Motivation;" J.C. Penney and Company.
- "An Economic Primer;" Schloat Productions.
- "Business of Banking;" Guidance Associates.
- "Business and the Public Interest;" Teaching Resource Films.
- "Checking Out Checks;" Federal Reserve of New York.
- "Dining Out, Unraveling Menu Mysteries;" Eye-Gate.
- "Discovering Your Personality, Belonging to A Group;" Guidance Associates.
- "Dollars and Sense;" Troll Associates.
- "Do the Consumers Have Rights;" Library Services.
- "Good Services and Values: Consumer Education for Young Learners;" Doubleday Multimedia.
- "Great Store Wars;" National Broadcasting Company Educational Enterprises.
- "Home Safety;" ACI Media, Inc.
- "Justice in the Marketplace;" Changing Times Educational Series.
- "Learning to be a Wise Consumer;" Guidance Associates.
- "Metric System;" Pathescope Educational Films.
- "Money, What It Is;" Learning Tree.
- "Our Money System;" Harcourt, Brace and World; Guidance Associates.
- "People Make It Happen;" The five Steps to Product Safety, U.S. Consumer Product Safety Commission.
- "Planning a Trip, the Economics of Travel;" Eye-Gate.

FILMSTRIPS/SLIDES

"Potential Hazards Found in the Home;" Butterick Publishing Company.

"Securities Market;" Current Affairs.

"Taxes, Taxes, Taxes;" Associated Press Special Report.

"The Language of Labels;" Grolier Educational Corporation.

"To Buy or Not to Buy;" Consumerism, Scholastic Magazines, Inc.

"Who Am I?"; Eye-Gate.

"Who is a Consumer?"

"Work and Trade;" Pioneer Community Series, Coronet Films.

GAMES

"Metric Bingo;" Kurtz Brothers.

"Metric Concept Cards;" Kurtz Brothers.

"Meter, Liter, Gram Game;" Realty Facts Co, 26 Overlook Drive, P.O. 449 Drawer, Warwick, New York 10990.

"Metric Match;" Kurtz Brothers.

"Paying Your Way;" McGraw-Hill, Inc.

"Value Bingo;" Perfection Form, Logan, Iowa.

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PAMPHLETS/BOOKLETS

- "Big Metric Resource Book;" Kurtz Brothers.
- "Corporate Responsibility to the Consumer;" Zayre, Framingham, Massachusetts.
- "Fact Sheets;" U.S. Consumer Product Safety Commission; Washington, DC 20207.
- "Guard Against Phony Ads;" Allegheny County Bureau of Consumer Affairs.
- "How to Be a Better Shopper;" Sperry and Hutchinson Company; 2900 West Seminary Drive; Fort Worth, TX 76133.
- "Insights Into Consumerism - Moving Toward Metric;" J.C. Penney Company.
- "Metric Converter #METC;" National Live Stock and Meat Board.
- "Metric Measurement Activities and Bulletin Boards;" Instructor Publications.
- "Metric Song;" J.C. Penney Company.
- "Planning Meats and Shopping;" Ann A. Weaver, Fearon Publishers, Belmont, California.
- "Questions and Answers About Advertising;" Allegheny County Bureau of Consumer Affairs.
- "Seven Ways to Reduce Fuel Consumption in Household Heating;" U.S. Department of Commerce; U.S. Government Printing Office.
- "The Metric System;" Instructor Publications.
- "The Story on the Label;" Jewel Food Stores.
- "Tips on Saving Energy;" Council of Better Business Bureau.
- "We Want You to Know About Nutritional Labels;" Kroger Company.
- "What About Advertising;" Allegheny County Bureau of Consumer Affairs.

TEACHING KITS

- "Ad-Rather;" Game Simulation.
- "Analyzing Psychological Ads;" Game Simulation Kit.
- "Anatomy of a Sale;" Sears Educator Resource Series.
- "Buy or Rent;" Changing Times Education Series.
- "Consumer Advertising, Teaching Kit;" Proctor and Gamble, Box 14465, Cincinnati, Ohio 45214.
- "Getting the Most Out of Your Money;" Changing Times Educational Series.
- "I'm a Consumer and I Make Choices;" McDonald's Action Pack.
- "Metric Center;" Kurtz Brothers.
- "Metric Involvement Kit;" Kurtz Brothers.
- "Saving and Investing;" Changing Times Education Series.
- "Teaching About Advertising;" Proctor and Gamble, Box 14465, Cincinnati, Ohio 45214.
- "What Happens When You Steal?"; National Audiovisual Center.
- "When Do You Owe Too Much;" Changing Times Education Series.

FREE MATERIALS TO EDUCATORS
(REQUEST ON SCHOOL STATIONARY)

"Hidden Values Booklets;" Sears, Roebuck and Company; Consumer Information Services; Department 703; Sears Tower; Chicago, IL 60684.

"Highlights of Investment Practices, Performance and Management of Profit Sharing Trust Funds;" Profit Sharing Research Foundation; 1718 Sherman Avenue; Evanston, IL 60201.

"Home Buying Guide;" Lawyers Title Insurance Corporation; H. Randolph Farmer; Box 27567; Richmond, VA 23261.
(160 page paperback)

"How to Get the Job You Really Want;" American Institute of Chemists, Inc.; 7315 Wisconsin Avenue; Washington, DC 20014.

"How to Get a Job With a Future;" Young Presidents' Organization; Leadership Activities Committee; 201 East 42nd Street; New York, NY 10017. (Limit - 50 copies)

"How to Invest;" Standard and Poor's Corporation; Director of Public Relations; 345 Hudson Street; New York, NY 10014.

"How to Read a Financial Report;" Merrill Lynch; Pierce, Fenner, & Smith, Inc.; One Liberty Plaza; 165 Broadway; Advertising Department; 23rd Floor; New York, NY 10006.

"How to Succeed on Your First Job;" (WI73-4); Western Temporary Services, Inc.; Operational Services Department; Box 7737; San Francisco, CA 94120. (Limit - 1 copy)

"Independent Banking, An American Ideal;" Independent Bankers' Association of America; Box 267; Sauk Centre, MN 56378.
(Limit - 1 copy)

"International Adjustment and the Dollar;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

"Introduction to Hedging;" Chicago Board of Trade; Literature Services; 141 West Jackson Boulevard; Chicago, IL 60604.

"Keeping Our Money Healthy;" Federal Reserve Bank of New York; New York, NY 10045.

"List of Common Deceptions;" Federal Trade Commission; Division of Legal and Public Records; 6th and Pennsylvania Avenue, Northwest; Washington, DC 20580.

"Money and Economic Balance;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.

FREE MATERIALS TO EDUCATORS
(REQUEST ON SCHOOL STATIONARY)

- "Money: Master or Servant;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.
- "New York Mercantile Exchange;" New York Mercantile Exchange; Six Harrison Street; New York, NY 10013.
- "Rational Expectations and the Theory of Economic Policy;" Federal Reserve Bank of Minneapolis; Office of Public Information; 256 Marquette Avenue; Minneapolis, MN 55480.
- "Regional Policy and the Role of Banking;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.
- "Road Maps of Industry;" Conference Board; Road Map Education Program; 845 Third Avenue; New York, NY 10022.
- "Seven Objectives of Career Education;" U.S. Office of Education; CAVIME/DUTE; Room 5110; Rob Building; Seventh and D Streets, Southwest; Washington, DC 20202. (1 page)
- "Signs of the Times;" American Credit Indemnity Company; 300 St. Paul Place; Baltimore, MD 21202.
- "The Changing World of Work;" The American Assembly; Columbia University; New York, NY 10027. (15 pages)
- "Things You Should Know About Home Buying and Land Title Protection;" American Land Title Association; 1828 L. Street, Northwest; Washington, DC 20036.
- "We Want You to Know About the Laws Enforced by FDA;" Food & Drug Administration; Consumer Inquires Staff; (HFG-20); Room 15B-08 Parklawn; 5600 Fishers Lane; Rockville, MD 20852.
- "We Want You to Know About Today's FDA;" Food & Drug Administration; Consumer Inquires Staff; (HFG-20); Room 15B-08 Parklawn; 5600 Fishers Lane; Rockville, MD 20852.
- "What's an Appraisal;" Society of Real Estate Appraisers; Seven South Dearborn; Chicago, IL 60603. (Limit - 2 copies)
- "You and the Investment World;" New York Stock Exchange; School and College Relations; 11 Wall Street; New York, NY 10005
- "Your Money and the Federal Reserve System;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

FREE MATERIALS TO EDUCATORS
(REQUEST ON SCHOOL STATIONARY)

"ABC's of Commodities;" New York Mercantile Exchange; 6 Harrison Street; New York, NY 10013.

"Action in the Marketplace;" Chicago Board of Trade; Literature Services; 141 W. Jackson Boulevard; Chicago, IL 60604.

"American Savings & Loan Fact Sheets;" American Savings & Loan League, Inc.; Suite 224; 733 15th Street, Northwest; Washington, DC 20005. (Limit - 5 copies)

"Closing Costs and Your Purchase of a Home;" American Land Title Protection; 1828 L. Street, Northwest; Washington, DC 20036. (12 pages)

"Casts and Benefits of Inflation;" Federal Reserve Bank of Minneapolis; Office of Public Information; 250 Marquette Avenue; Minneapolis, MN 55480.

"Cost of Operating an Automobile;" U.S. Department of Transportation; Federal Highway Administration; Office of Public Affairs; 400 Seventh Street, Southwest; Washington, DC 20590.

"Credit Union Teaching Information;" Credit Union National Association; Public Relations Division; Box 431A; Madison, WI 53701. (Limit - 1 Copy)

"Date With Your Future;" Institute of Life Insurance; Education Services; 425 Park Avenue; New York, NY 10017. (36 pages)

"Day at the Fed;" Federal Reserve Bank of New York; Public Information; New York, NY 10045.

"Effect of Speed on Automobile Gasoline Consumption Rates;" U.S. Department of Transportation; Federal Highway Administration; Office of Public Affairs; 400 Seventh Street, Southwest; Washington, DC 20590.

"Family Living Brochures;" National Association of Canadian Credit Unions; Box 800; Station U; Toronto, Ontario, Canada M82-5R2.

"Federal Reserve System in Brief;" Federal Reserve Bank of San Francisco; Research Information Center; Box 7702; San Francisco, CA 94120.

"Finance Fact Newsletter;" National Consumer Finance Association; 1000 16th Street, Northwest; Washington, DC 20007.

"FTC Buyers Guide;" Federal Trade Commission; Division of Legal and Public Records; 6th and Pennsylvania Avenue, Northwest; Washington, DC 20580.